1961 HEALTH INSURANCE INDEX

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THE SPECTATOR

Insurance Authority since 1868

CHESTNUT AND 56th STS. • PHILADELPHIA 39, PA.

A CHILTON PUBLICATION

TREATY . . . FACULTATIVE . . . CATASTROPHE . . . SPREAD LOSS
QUOTA SHARE . . . . RETROCESSION . . . . SURPLUS . . . . EXCESS

REINSURANCE

QUOTA SHARE

LEONHART AND COMPANY, INC.

EXCESS

RETROCESSION

SPREAD LOSS

TREATY

CATASTROPHE

Leonhart and Company, Inc.

SOUTH AND WATER STREETS, BALTIMORE 3 • Telephone Saratoga 7-3500

1961

SPECTATOR

Health Insurance Index

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Compiled from Official Reports of the Companies

THE SPECTATOR

Insurance Authority Since 1868

100 East 42nd St., New York 17, N. Y.

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EXPLANATORY NOTES

ASSETS—Assets shown, unless otherwise noted, are valued according to the New York Standard, that is, bonds are amortized where allowed or market otherwise, and stocks are at Commissioners' values. Were December 31 market prices used for valuing investments, the assets and surplus of many companies would be increased.

A ruling of the National Association of Insurance Commissioners required that financial statements as of December 31, 1960, show stocks and bonds valued according to market quotations as of December 1, 1960. However, in the case securities not quoted on that date, the ruling required that the latest available information was to be used.

The values of stocks under this rule should include dividends declared or approved. Bonds of States of the United States and of the Provinces of the Dominion of Canada and of political subdivisions thereof were to be valued for statement purposes at market quotations as of December 1, 1960. If issued subsequent to December 1, 1960, the original offering price (cost) was to be used for valuation purposes.

Bonds amply secured and not in default, were to be valued on an amortized basis whenever permitted by law. Other bonds, when amortization was not permitted by law, were to be valued as shown in the book "Valuation of Securities," published by the National Association of Insurance Commissioners. Stocks were to be at Commissioners' (market) values.

The Insurance Department of the State of New York, however, accepted annual reports of the insurance companies covering operations of 1960, with securities valued as follows:

(1) Bonds amortized

(2) Stocks valued according to Commissioners' (market) values.

For the most part, securities in the assets of the statements of the insurance companies represented in this publication have been valued according to the New York State Department formula. However, there was a difference between Commissioners' values used in the evaluation of securities and the actual market quotations as of December 31, 1960, in the investments of many companies. Where the Convention value of securities exceeded the value according to market quotations on the last day of 1960, these companies usually adjusted their surplus accounts to the actual market quotation basis by setting up voluntary contingency reserves, representing the difference between the total values carried in assets, for all bonds and stocks owned in the actual December 31, 1960, market quotations.

The market quotation values of securities on December 31, 1960, were greater for some companies than the convention values actually used for 1960. Accordingly, had the market quotations been used in the evaluation of the securities of these companies in lieu of the values promulgated by the National Association of Insurance Commissioners, these companies would have shown greater assets and greater surplus than is indicated in this book.

TOTAL LIABILITIES, EXCEPT CAPITAL—Fire and Casualty, page 3, item 23; Life, page 3, item 26.

UNEARNED PREMIUM RESERVE—Fire and Casualty, page 6, part 2, column 6, lines 1-12-13 14-15; Life, schedule H. column 1, line 12.

RESERVES FOR LOSSES—Fire and Casualty, page 9, part 3A, column 5, lines 11-12-13-14-15; Life, schedule H, column 1, line 19.

VOLUNTARY, CONTINGENCY AND SPECIAL RESERVES—Fire and Casualty, page 3, lines 24(a) (b) (c); Life, page 3, lines 27.1-27.2-27.3.

SURPLUS TO POLICYHOLDERS — Fire and Casualty, page 3, line 27; Life, page 3, line 30.

PREMIUMS WRITTEN — Fire and Casualty, page 6, part 2, column 4, lines 11-12-13-14-15, less dividends or earned income credits; Life. schedule H, column 1, line 10, less dividends to policyholders, schedule H, column 1, line 35.

PREMIUMS EARNED—Fire and Casualty, page 6, part 2, column 7, lines 11-12-13-14-15, less dividends or earned income credits; Life, schedule H, column 1, line 13, less dividends to policyholders, schedule H, column 1, line 35.

LOSSES INCURRED—Fire and Casualty, page 8, part 3, column 9, lines 11-12-13-14-15; Life schedule H, column 1, line 25.

EXPENSES INCURRED (Including Loss Adjustment Expenses) —Fire and Casualty Insurance Expense Exhibit part 2, columns 9-10-11-12; line 15; Life, schedule H, column 1, line 33.

DIVIDENDS TO POLICYHOLDERS—Fire and Casualty, refers to Accident and Health lines only: Life, schedule H, column 1, line 35.

NET GAIN FROM OPERATIONS AFTER DIVIDENDS—Fire and Casualty Insurance Expense Exhibit part 2, columns 9-10-11-12, line 16; Life schedule H, column 1, line 34, less dividends to policyholders.

NOTE - Premiums written and earned as shown in the Health Insurance Index for all companies (life and casualty) are net after "Experience Rating Credits," or Dividends to Policyholders, if any.

AGGREGATES OF ACCIDENT AND HEALTH BUSINESS
AS OF DECEMBER 1, 1960 and 1959

	1960			1959		
	138 Property Companies	450 Life Companies	588 Combined Aggregates	79 Property Companies	341 Life Companies	420 Combined Aggregates
Admitted Assets	$19,189,674,637	$101,497,119,809	$120,686,794,446	$15,441,447,121	$92,720,701,211	$108,162,148,332
Total Liabilities	12,601,783,068	93,457,779,267	106,059,562,335	10,652,069,687	85,446,612,084	96,098,681,771
Voluntary Contingency and Special Reserves	1,508,873,253	1,750,728,781	3,259,602,034	1,399,704,091	956,825,076	2,356,529,167
Surplus to Policyholders*	6,587,891,569	8,039,340,542	14,627,232,111	4,789,377,434	7,274,089,127	12,063,466,561
Unearned Premium Reserves	164,395,064	605,417,672	769,812,736	150,012,620	545,920,545	695,933,165
Reserves for Losses	254,071,689	495,942,730	750,014,419	219,525,995	468,515,489	688,041,484
Premiums Written†	908,720,971	3,722,124,657	4,630,845,628	804,100,651	3,371,434,712	4,175,535,363
Premiums Earned†	901,753,680	3,667,196,959	4,568,950,639	788,587,986	3,300,240,262	4,088,828,248
Losses Incurred	674,229,171	2,709,996,691	3,384,225,862	579,967,248	2,447,241,325	3,027,208,573
Total Expenses Incurred Including Adjustment Expenses	210,955,333	935,764,414	1,146,719,747	190,483,041	861,613,187	1,052,096,228
Dividends to Policyholders	1,431,995	58,939,162	60,371,157	1,517,397	48,694,304	50,211,701
Net Gain from Operations After Dividends to Policyholders	16,569,176	§31,004,127	§47,573,303	18,137,697	§175,279	§18,312,976
Ratio Losses Incurred to Premiums Earned	74.8	73.9	74.1	73.5	74.2	74.0
Ratio Total Expenses to Premiums Earned	23.4	25.5	25.1	24.2	26.1	25.7
Ratio Underwriting Profit to Premiums Earned	1.8	0.6	0.8	2.3	−0.3	0.3
Ratio Total Expenses to Premiums Written	23.2	25.1	24.8	23.7	25.6	25.2

CLASSIFICATION OF BUSINESS

Group Accident and Health						
Premiums Earned	$673,793,999	$2,301,652,319	$2,975,446,318	$592,231,096	$2,049,617,942	$2,641,849,038
Dividends to Policyholders	1,080,990	52,559,285	53,640,275	1,167,589	42,511,175	43,678,764
Premiums Earned Less Dividends	672,713,009	2,249,093,034	2,921,806,043	591,063,507	2,007,106,767	2,598,170,274
Losses Incurred	559,758,674	1,992,642,429	2,552,401,103	488,334,271	1,793,331,577	2,281,665,848
Expenses Incurred	103,201,881	280,386,567	383,588,448	95,001,366	253,821,030	348,822,396
Ratios—Premiums Earned Less Dividends						
Losses Incurred	83.2	88.6	87.4	82.6	89.3	87.8
Expenses Incurred	15.3	12.5	13.1	16.1	12.6	13.4
Underwriting Profit	−1.5	1.1	.5	1.3	−1.9	−1.2
Accident Only						
Premiums Earned†	72,491,490	111,191,176	183,682,666	65,245,404	100,831,003	166,076,407
Losses Incurred	32,864,007	43,830,778	76,694,785	26,475,196	40,148,803	66,623,999
Ratio	45.3	39.4	41.8	40.6	39.8	40.1
Accident and Health						
Premiums Earned†	83,160,830	425,095,792	508,256,622	60,391,155	397,606,477	457,997,632
Losses Incurred	44,672,481	213,325,178	257,997,659	29,422,343	204,271,506	233,693,849
Ratio	53.7	50.2	50.8	48.7	51.4	51.0
Non-Cancellable Accident and Health						
Premiums Earned†	3,715,389	293,880,420	297,595,809	1,236,439	259,706,379	260,942,818
Losses Incurred	1,141,238	127,420,376	128,561,614	440,466	112,826,443	113,266,909
Ratio	30.7	43.4	43.2	35.6	43.4	43.4
Hospital and Medical						
Premiums Earned†	69,672,962	587,936,537	657,609,499	70,651,481	534,989,636	605,641,117
Losses Incurred	35,792,771	332,777,930	368,570,701	35,294,972	296,662,996	331,957,968
Ratio	51.4	56.6	56.0	50.0	55.5	54.8

* Includes Voluntary, Contingency and Special Reserves.

† Less Dividends to Policyholders or Earned Income Credits.

§ Net gain from operations after dividends to policyholders for life companies includes $9,568,273 net profit from transfers and increases in reserves in 1960 and approximately $8,000,000 in 1959. Premiums earned, losses incurred and expenses incurred do not include these items.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec.31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
ACCIDENT & CASUALTY INS. CO. 1875 111 John St., New York, N.Y.	1960	32,327,070	22,806,153	7,020,917	9,520,917	1,979,543	1,602,532	6,947,063	6,719,940	4,255,064	2,606,504	...	-141,628	63.3	37.5	-2.1
	1959	29,901,492	20,740,070	6,661,422	9,161,422	1,752,420	1,315,404	5,888,753	5,519,482	3,444,602	2,193,612	...	-118,732	62.4	37.3	-2.2
ACCREDITED HOSP. & LIFE 1947 308 Olive St., St. Louis 2, Mo.	1960	586,702	428,152	...	158,550	126,875	33,885	1,004,636	995,053	684,756	288,419	118	21,878	68.8	28.7	2.2
	1959	506,356	371,475	...	134,881	117,292	31,864	933,849	923,716	643,031	277,391	126	3,294	69.6	29.7	.4
AETNA CASUALTY & SURETY CO. 1883 151 Farmington Ave., Hartford, Conn.	1960	734,342,293	500,123,549	114,850,000	234,218,744	1,174	7,591	4,778	4,876	3,290	791	...	795	67.5	18.1	16.3
	1959	672,367,947	444,995,715	116,935,000	227,372,232	1,672	8,154	32,342	38,535	14,741	6,477	...	17,317	38.3	20.0	44.9
AETNA INS. OF HARTFORD 1819 55 Elm St., Hartford, Conn.	1960	314,330,737	214,411,904	54,870,444	99,918,833	458,649	561,192	2,052,108	2,014,402	950,628	951,994	...	111,780	47.2	46.4	5.5
	1959	295,649,094	201,858,645	52,430,555	93,790,449	420,853	617,136	1,859,462	1,798,460	707,855	822,957	...	267,649	39.4	44.3	14.9
AETNA LIFE 1853 151 Farmington Ave., Hartford 15, Conn.	1960	4,031,107,933	3,675,566,249	80,800,000	355,541,684	52,315,444	62,093,758	366,401,393	362,244,466	320,265,432	40,841,470	...	1,137,564	88.4	11.1	.3
	1959	3,800,569,534	3,456,294,047	91,225,000	344,275,486	48,158,517	55,059,927	323,355,181	326,384,984	289,163,021	38,903,048	...	318,915	88.6	11.4	.1
AFRO-AMERICAN LIFE 1901 P. O. Box 660, Jacksonville, Fla.	1960	10,614,765	9,627,643	...	987,122	26,299	16,379	1,066,661	1,040,362	398,192	741,861	...	-99,693	38.3	69.5	-9.6
	1959	10,517,456	9,188,129	250,000	1,329,327	...	26,058	1,046,203	1,046,203	421,536	666,187	...	-41,520	40.3	63.7	-4.0
ALL AMERICAN ASSUR. CO. OF LA. 1945 519 S. Buchanan St., Lafayette, La.	1960	6,510,914	5,333,936	...	1,176,978	29,165	41,286	565,580	571,223	538,665	143,506	...	-100,948	92.5	25.4	-17.7
	1959	5,604,170	4,729,139	25,000	875,031	37,328	48,612	547,420	529,955	451,514	149,219	...	-70,777	85.2	27.3	-13.4
ALL AMERICAN LIFE & CAS. 1950 505 Park Place, Park Ridge, Ill.	1960	14,576,285	8,568,738	...	6,007,547	1,328,781	1,276,937	4,543,170	4,441,535	2,096,881	2,140,112	17,594	204,542	47.2	47.1	5.0
	1959	11,847,228	5,942,571	...	5,904,657	1,227,146	864,840	3,801,850	3,662,315	1,451,460	1,850,358	18,070	360,498	39.6	48.7	10.3
ALLIANCE ASSURANCE CO. 1911 90 John Street, New York 38, N.Y.	1960	12,694,697	7,890,088	1,000,000	4,804,609	3,822	8,730	35,012	36,437	15,850	21,611	...	-1,024	43.5	61.7	-2.8
ALLIANCE MUTUAL CAS. 1935 1122 N. Main, McPherson, Kansas	1960	6,256,706	4,371,414	585,292	1,885,292	13,898	-2,776	29,894	29,580	-948	12,226	...	18,302	-3.2	40.9	61.9
ALLIED RESERVE LIFE INS. 1956 105 N. Hudson Ave., Okla. City,	1960	580,774	288,214	...	292,560	150,601	102,109	994,555	1,009,552	677,170	349,626	...	-17,244	67.1	35.2	-1.7
	1959	596,657	309,597	...	287,060	165,597	105,702	1,070,513	1,078,362	712,111	384,008	...	-17,757	66.0	35.9	-1.6
ALLSTATE INSUR. CO. 1931 7447 Skokie Blvd., Skokie, Ill.	1960	763,279,177	537,538,002	...	225,741,175	2,848,316	4,641,800	14,795,759	14,451,551	12,413,509	1,595,692	...	442,350	85.9	10.8	3.1
	1959	674,191,456	475,172,554	...	199,018,902	2,504,108	3,674,871	11,920,066	10,629,970	9,703,193	880,701	...	46,075	91.3	7.4	.4

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
ACCIDENT & CASUALTY INS. CO.				Licensed in Calif., Colo., Ill., Iowa, Mass., Mich., Minn., N.H., N.J., N.Y., Ohio, Pa., Texas W.Va., D. of C.																	
1960	4,088,883	...	4,088,883	2,945,955	1,183,833	72.0	29.0	-1.0	484,030	175,439	36.3	465,680	226,795	48.7	4,788	889	18.6	1,676,559	905,986	54.0	55
1959	3,431,336	...	3,431,336	2,532,094	1,022,078	73.8	29.8	-3.6	410,418	118,982	29.0	379,021	165,418	43.6	3,041	1,269	41.7	1,295,666	626,839	48.4	
ACCREDITED HOSP. & LIFE				Licensed in Mo.																	
1960	648,482	...	648,482	490,248	138,156	75.6	21.3	3.1	8,747	4,053	46.3	34,015	15,337	45.1	2,400	1,026	42.8	301,410	174,093	57.8	1,2,4,7,8,9,10,11,13,15,16,17,18,
1959	556,304	...	556,304	446,659	120,279	80.3	21.6	-1.9	9,358	5,905	63.1	39,394	20,213	51.3	1,475	546	37.0	317,184	169,708	53.5	19,21,22,23,24,25,28,29,30,31,35, 36,37,38,39,41,42,43,44,47,48,49, 58
AETNA CASUALTY & SURETY CO.				Licensed in all states, D. of C., Guam, Puerto Rico and Canada																	
1960	...	...	...	...	...	...	...	...	4,876	1,750	35.9	...	...	...	...	1,540	...	...	...	...	3,11,16,21,29,30,32,33,34,36,37,
1959	...	...	...	...	...	...	...	...	38,535	13,391	34.8	...	...	...	...	1,350	...	...	...	...	38,42,44,46,51
AETNA INS. OF HARTFORD				Licensed in all states and terr. of U.S., D. of C., Canada, Puerto Rico and foreign countries and territories through the Amer. For. Ins. Assoc.																	
1960	748,970	...	748,970	386,152	222,109	51.6	29.7	18.7	891,732	397,795	44.6	130,771	59,381	45.4	...	...	...	242,929	107,300	44.2	3,12,15,21,28,29,31,34,36,51,56,
1959	684,990	...	684,990	249,559	158,773	36.4	23.2	40.4	815,897	321,766	39.4	113,354	39,588	34.9	...	...	...	184,220	96,942	52.6	57
AETNA LIFE				Licensed in all states, D. of C., Puerto Rico, Provinces of Alberta,B.C.,Man.,N.B.,Nfld.,N.S.,Ont.,Que.,Sask., and Dom of Canada.																	
1960	350,710,960	...	350,710,960	315,576,059	34,711,759	90.0	9.9	.1	7,630,020	3,165,384	41.5	A2,018,497	A 505,532	25.0	150,356	47,966	31.9	1,734,634	970,492	55.9	3,11,16,29,30,32,33,34,36,37,38,
1959	316,490,069	...	316,490,069	284,929,958	31,429,726	90.0	9.9	...	7,300,783	3,101,895	42.5	A1,431,214	A 426,165	29.8	19,214	50,387	262.2	1,143,704	654,616	57.2	41,42,43,44,45,46,51
AFRO-AMERICAN LIFE				Licensed in Ala., Fla., Ga., Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	737,545	272,851	37.0	...	...	...	302,817	125,341	41.4	
1959	...	...	...	...	...	...	...	...	...	...	...	699,426	292,302	41.8	...	...	...	346,777	129,134	37.2	
ALL AMERICAN ASSUR. CO. OF LA.				Licensed in Ala., Ariz., Ark., Colo., D. of C., Fla., Ga. Idaho, Kan., Ky., La., Miss., Mo., Nev., N.C., N.M., Okla., Ore., S.C., Tenn., Tex., Utah, Va., Wash., Europe & Guam.																	
1960	566,270	...	566,270	520,246	139,466	91.9	24.6	-16.5	...	...	...	...	...	...	...	...	...	4,953	8,419	170.0	
1959	525,502	...	525,502	446,629	148,700	85.0	28.3	-13.3	...	...	...	...	...	...	...	...	...	4,453	4,884	109.7	
ALL AMERICAN LIFE & CAS.				Licensed in D. of C. and all states except Alaska, Idaho, Kan., Mont., Neb., N.J., N.Y., N.C., S.C., S.D., Va.																	
1960	...	...	...	-480	...	...	...	...	56,274	42,969	76.4	3,541,561	1,673,719	47.3	111,782	45,770	41.0	731,918	334,902	45.8	1,3,14,15,16,17,18,21,22,23,24,
1959	59,862	...	59,862	67,029	2,216	112.0	3.7	-15.7	56,649	79,208	139.8	3,043,066	1,085,792	35.7	60,355	27,949	46.3	442,443	191,480	43.3	47,48,49,57,58
ALLIANCE ASSURANCE CO.				Licensed in Ala.,Cal.,Conn.,D.of C.,Fla.,Ill.,Ind.,Iowa,Ky.,La.,Me.,Md.,Mass.,Mich.,Minn.,Mo.,Neb.,N.H.,N.J.,N.Y.,N.C.,Okla.,Pa.,R.I.,S.C.,S.D.,Tenn.,W.Va.,Wisc.																	
1960	...	...	...	...	...	...	...	...	36,437	15,850	43.5	...	...	...	...	...	...	...	...	...	
ALLIANCE MUTUAL CAS.				Licensed in Ariz., Kans., Colo., Okla., Nebr., Mo., Texas, N.M., Utah.																	
1960	...	...	...	...	...	...	...	...	6,771	-1,197	-17.7	4,587	439	9.6	...	...	...	18,222	-190	-1.0	
ALLIED RESERVE LIFE INS.				Licensed in Kan., Okla.																	
1960	...	...	...	...	...	...	...	...	...	...	...	21,385	12,565	58.8	...	...	...	988,167	664,604	67.3	4,15,16,18,19,20,21,22,24,25,
1959	...	...	...	...	...	...	...	...	...	...	...	23,365	14,570	62.4	...	...	...	1,054,997	697,541	66.1	26
ALLSTATE INSUR. CO.				Licensed in all States, D. of C., and Canada.																	
1960	11,930,374	...	11,930,374	11,383,946	378,063	95.4	3.2	1.4	933	289	31.0	2,520,142	1,029,202	40.8	...	...	...	102	72	70.6	
1959	9,900,257	...	9,900,257	9,435,815	325,409	95.3	3.3	1.4	331	45	13.6	729,382	267,334	36.7	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
ALLSTATE LIFE INS. CO. 7447 Skokie Blvd., Skokie, Ill.	1957	1960	19,019,507	13,966,065	199,170	5,053,442	...	20,323	59,848	59,848	57,385	3,319	...	-856	95.9	5.5	-1.4
AMALGAMATED LABOR LIFE 2800 N. Sheridan Rd., Chicago, Ill.	1953	1960	2,294,055	1,449,142	...	844,913	192,721	434,170	2,582,196	2,612,038	2,386,449	262,017	...	-36,428	91.4	10.1	-1.4
		1959	1,975,745	1,186,136	...	789,609	148,138	341,942	2,371,073	2,346,888	2,274,472	214,423	...	-142,006	96.9	9.1	-6.0
AMERICAN BANKERS INSUR. P.O. Box 1700, Waco, Texas	1946	1960	4,680,266	4,018,576	...	661,690	410,946	188,806	2,139,463	2,042,241	1,113,768	695,531	...	232,941	54.5	32.5	11.4
		1959	4,253,060	3,648,978	...	604,082	313,724	180,091	2,119,485	2,105,283	1,155,897	837,986	...	111,400	54.9	39.5	5.3
AMERICAN BANKERS LIFE ASSUR. P.O. Box 4980, Miami 29, Fla.	1952	1960	10,586,149	8,767,693	...	1,818,456	1,946,987	114,900	4,552,320	4,562,048	1,159,082	3,131,497	...	271,470	25.4	68.8	6.0
		1959	8,819,296	7,190,535	...	1,628,761	1,956,715	118,589	4,499,192	4,018,207	954,582	2,825,745	...	237,881	23.8	62.8	5.9
AMERICAN CAPITOL INS. CO. 3839 Buffalo Speedway, Houston, Texas	1954	1960	2,146,214	1,201,671	...	944,543	...	755	8,558	11,047	4,678	1,995	1,661	4,373	42.3	23.3	47.5
		1959	1,957,757	987,112	...	970,645	2,488	709	3,581	14,189	2,113	2,090	1,476	9,985	14.9	58.4	73.2
AMERICAN CASUALTY CO. 412 Washington St., Reading, Pa.	1902	1960	92,740,724	69,913,685	...	22,827,039	D 5,497,822	D 4,451,054	D19,297,544	D 18,662,752	D 11,819,609	D 7,221,774	...	D -378,631	63.3	37.4	-2.0
		1959	86,214,044	63,437,566	...	22,776,478	D 4,863,029	D 3,649,893	D16,358,527	D 15,322,887	D 9,560,943	D 6,026,342	...	D -264,398	62.4	36.8	-1.7
AMERICAN CASUALTY & LIFE INS. P.O. Box 1530, Dallas, Texas	1951	1960	2,139,443	1,638,074	...	501,370	387,716	104,201	1,435,201	1,440,806	870,859	583,059	634	-13,112	60.4	40.6	-.9
		1959	1,492,540	1,010,296	...	482,244	393,331	114,166	1,494,317	1,473,427	830,874	606,485	...	36,068	56.4	40.6	2.4
AMERICAN COMMUNITY MUT. INS. 409 Plymouth Rd., Plymouth, Mich.	1947	1960	1,185,027	760,740	13,468	424,287	...	6,169	64,485	64,485	45,680	23,411	...	-4,606	70.8	36.3	-7.1
		1959	1,078,756	655,390	13,221	423,366	...	6,306	82,328	82,328	49,745	24,388	...	8,195	60.4	29.6	10.0
AMERICAN CONTINENTAL INS. CO. 330 S. Wells St., Chicago 6, Ill.	1949	1960	200,788	115,541	...	85,247	51,460	29,712	463,313	443,542	303,332	155,356	...	-15,146	68.4	33.5	-3.4
AMERICAN EMPIRE LIFE 2612 Guadalupe St., Austin, Texas	1954	1960	2,389,939	1,618,370	...	771,569	226,907	334,406	1,772,907	1,659,667	1,114,065	751,036	...	-205,434	67.1	43.4	-12.4
		1959	2,645,908	1,287,701	...	1,358,206	113,881	246,913	1,695,676	1,677,906	961,833	740,332	...	-24,258	57.3	43.7	-1.4
AMERICAN EMPLOYERS INS. CO. 110 Milk St., Boston 7, Mass.	1923	1960	92,104,169	65,822,730	17,281,439	26,281,439	424,943	338,023	1,423,434	1,378,383	909,959	461,544	...	6,880	66.0	32.4	.5
		1959	84,355,697	59,573,028	16,282,669	24,782,669	379,893	304,945	1,315,952	1,134,252	727,534	442,908	...	-36,190	64.0	33.7	-3.2
AMERICAN FEDERAL LIFE 1950 Government St., Mobile, Ala.	1955	1960	504,658	276,776	...	227,882	11,857	10,843	132,969	125,051	99,306	65,690	...	-39,946	79.4	49.4	-3.2

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. D Combined figures of the American Casualty Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
ALLSTATE LIFE INS. CO.				Licensed in all states of U.S. & D. of C.																	
1960	59,848	...	59,848	57,385	3,319	95.9	5.5	-1.4	...	...	...	...	...	...	...	...	...	...	...	...	
AMALGAMATED LABOR LIFE				Licensed in Ariz., Ark., Cal., Idaho, Ill., Ind., Iowa, Ky., Md., Mich., Minn., Mo., N.J., N.D., Ohio, Ore., Pa., Tenn., Va., Wash., Wisc., W.Va.																
1960	2,565,466	...	2,565,466	2,369,641	239,978	92.4	9.4	-1.8	1,501	...	...	18,579	7,574	40.8	...	...	...	26,492	9,234	34.9	
1959	2,318,946	...	2,318,946	2,256,576	199,408	97.3	8.6	-5.9	...	...	...	10,719	7,961	74.3	...	...	...	17,223	9,935	57.7	
AMERICAN BANKERS INSUR.				Licensed in Ala., Ark., La., Mo., N.M., N.C., Ore., S.C., Tex., Wash.																	
1960	...	...	...	...	...	...	...	...	...	...	...	60,005	18,474	30.8	384,995	261,583	67.9	1,597,241	833,711	52.2	1,10,15,16,21,22
1959	...	...	...	...	...	...	...	...	...	...	...	40,348	9,220	22.9	363,479	211,830	58.3	1,701,456	934,848	54.9	
AMERICAN BANKERS LIFE ASSUR. CO.				Licensed in D.C., Virgin Isl. & all states except Alaska, Cal., Hawaii, Iowa, Me., Mass., Mont., Nebr., N.H., N.Y., N.D., R.I., S.D. and Vt.																	
1960	97,133	...	97,133	36,467	98,569	37.5	101.5	-39.0	...	...	...	4,464,915	1,122,615	25.1	...	...	...	...	...	...	13,40
1959	90,592	...	90,592	22,539	53,146	24.9	58.6	16.5	...	...	...	3,927,616	932,043	23.7	...	...	...	...	...	...	
AMERICAN CAPITOL INS. CO.				Licensed in Ark., Colo., La., N.M., Texas.																	
1960	12,708	1,661	11,047	4,678	1,995	42.3	18.1	39.6	...	...	...	...	...	...	...	...	...	...	...	...	
1959	15,664	1,476	14,188	2,113	2,090	14.9	14.7	70.4	...	...	...	...	...	...	...	...	...	...	...	...	
AMERICAN CASUALTY CO.				Licensed in all states, D. of C., Puerto Rico and Canada.																	
1960D	11,354,261	...	11,354,261	8,183,191	3,279,000	72.1	28.9	-1.0	1,344,527	487,332	36.2	1,293,557	629,987	48.7	13,300	2,470	18.5	4,657,107	2,516,629	54.0	2,3,4,7,8,9,10,11,12,13,14,15,16, 17,18,19,20,21,22,23,24,25,26,28, 29,30,31,33,34,35,36,37,38,39,40, 41,42,43,44,45,46,47,48,49,51,52, 53,55,56,57,58
1959D	9,522,480	...	9,522,480	7,026,200	2,809,264	73.8	29.5	-3.3	1,140,049	330,504	29.0	1,052,837	459,494	43.6	8,448	3,526	41.7	3,599,073	1,741,219	48.4	
AMERICAN CASUALTY & LIFE INS.				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	48,555	44,766	92.2	77,593	24,162	31.1	1,314,658	801,931	61.0	
1959	...	...	...	...	...	...	...	...	...	...	...	90,511	36,818	40.7	116,044	22,248	19.2	1,266,872	771,807	60.9	
AMERICAN COMMUNITY MUT. INS.				Licensed in Ind. and Mich.																	
1960	64,485	...	64,485	45,680	23,411	70.8	36.3	-7.1	...	...	...	...	...	...	...	...	...	...	...	...	
1959	82,328	...	82,328	49,745	24,388	60.4	29.6	10.0	...	...	...	...	...	...	...	...	...	...	...	...	
AMERICAN CONTINENTAL INS. CO.				Licensed in Ill.																	
1960	304,920	...	304,920	249,221	43,594	81.7	14.3	4.0	...	...	...	66,177	12,537	18.9	...	...	...	72,445	41,575	57.4	
AMERICAN EMPIRE LIFE				Licensed in Ark., Okla. and Texas.																	
1960	1,402,110	...	1,402,110	988,902	561,469	70.5	40.0	-10.5	...	...	...	...	-429	...	257,557	125,591	48.8	...	...	...	
1959	1,672,258	...	1,672,258	961,262	740,332	57.5	44.3	-1.8	...	...	...	...	...	...	...	...	...	5,648	572	10.1	
AMERICAN EMPLOYERS INS. CO.				Licensed in all states, D. of C., Puerto Rico and Virgin Islands.																	
1960	986,103	...	986,103	782,720	230,662	79.4	23.3	-2.7	130,759	30,112	23.1	A 110,838	A 29,303	26.5	...	...	...	150,683	67,824	45.0	3,10,14,15,16,21,22,29,34,36,41, 42,45,46,48,49,51,56
1959	758,930	...	758,930	569,388	219,633	75.0	28.9	-3.9	128,241	63,986	50.7	A 116,062	A 26,824	23.1	...	...	...	133,019	67,336	50.6	
AMERICAN FEDERAL LIFE				Licensed in Alabama only.																	
1960	102,991	...	102,991	88,041	40,387	85.5	39.1	-24.6	...	...	...	22,060	11,265	51.1	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only. D Combined figures of the American Casualty Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
AMERICAN FIDELITY & CAS. CO. P.O. Box 6583, Richmond 30, Va.	1926	1960	39,131,760	31,427,713	2,800,000	7,704,047	...	...	12,380	12,380	215	5,006	...	7,159	1.7	40.5	57.8
AMERICAN FIDELITY LIFE INS. P.O. Box 4847, Pensacola, Fla.	1956	1960	2,819,023	863,448	...	1,955,575	102,562	48,713	157,489	89,116	105,707	81,547	...	-98,139	118.6	51.8	-110.1
		1959	2,459,043	427,675	...	2,031,368	34,188	9,166	55,595	41,853	18,625	40,274	...	-17,046	44.5	72.4	-40.7
AMERICAN GENERAL INSURANCE 700 Rusk Bldg., Houston, Texas	1926	1960	40,783,778	12,396,969	...	28,386,809	51	16,004	72,378	72,511	96,210	12,877	...	-36,576	132.7	17.8	-50.4
AMERICAN GENERAL LIFE 700 Rusk Bldg., Houston 1, Texas	1925	1960	80,691,470	73,177,117	...	7,514,353	197,168	319,663	2,647,004	2,628,335	2,215,018	577,759	...	-164,442	84.3	21.8	-6.3
		1959	71,021,424	64,682,881	...	6,338,543	178,499	235,161	2,149,670	2,135,868	1,770,617	552,869	...	-187,617	82.9	25.7	-8.8
AMERICAN GUARANTY LIFE P.O.Box 1242, Fayetteville, N.C.	1955	1960	1,470,481	488,008	...	982,473	138,779	37,019	356,655	316,236	125,880	161,951	...	28,405	39.8	45.4	9.0
		1959	1,132,874	364,316	...	768,557	98,360	40,805	249,035	172,552	88,031	136,233	...	-51,711	51.0	54.7	-30.0
AMERICAN GUARANTY LIFE INS. 414 S.E. 39th Ave., Portland, Ore.	1951	1960	2,040,374	1,186,208	...	854,166	10,942	2,359	99,405	146,126	94,195	98,101	1,657	-46,171	64.5	98.7	-30.1
AMERICAN HARDWARE MUTUAL P.O. Box 435, Minneapolis 40, Minn.	1899	1960	27,877,562	23,126,069	300,000	4,751,493	37,682	294,872	1,537,201	1,538,747	1,261,190	344,821	...	-67,263	82.0	22.4	-4.4
		1959	29,118,780	24,738,048	300,000	4,380,732	39,228	202,925	1,472,651	1,445,248	1,107,864	329,600	...	7,784	76.7	22.4	.5
AMERICAN HEALTH INS. CORP. 300 St.Paul, Baltimore 1, Md.	1944	1960	3,360,327	1,792,535	76,784	1,567,793	676,936	572,900	4,573,979	4,176,925	2,180,922	1,773,804	...	222,200	52.2	38.8	4.9
		1959	2,343,461	1,290,301	70,659	1,053,160	279,883	555,193	3,864,524	3,809,743	2,043,236	1,659,802	...	106,705	53.6	42.9	2.8
AMERICAN HERITAGE LIFE 218 W.Adams St.,Jacksonville,Fla.	1956	1960	19,658,863	8,718,522	...	10,940,341	27,468	211,803	1,142,385	1,141,419	1,086,549	118,631	...	-63,762	95.2	10.4	-5.6
		1959	11,717,234	2,496,220	...	9,221,015	26,502	171,528	914,772	903,207	821,873	97,851	...	-16,516	91.0	10.7	-1.8
AMERICAN HOME ASSURANCE 59 John St., New York, N.Y.	1853	1960	52,932,646	31,658,974	...	21,273,672	35,314	28,585	83,407	80,511	46,410	44,936	...	-10,835	57.6	53.9	-13.5
		1959	55,123,636	33,458,707	...	21,664,930	32,418	24,512	110,323	103,866	59,443	53,513	...	-9,090	57.2	48.5	-8.8
AMERICAN HOSPITAL & LIFE INS. CO. Pecan & St.Marys, San Antonio, Texas	1935	1960	14,769,362	12,273,111	...	2,496,251	434,019	731,899	4,675,769	4,683,798	3,476,037	1,241,747	22	-33,986	74.2	26.6	-.7
		1959	13,303,216	11,081,735	...	2,221,481	442,048	487,685	4,780,745	4,808,556	3,339,889	1,383,705	22	84,962	69.5	28.9	1.8
AMERICAN HOSP. MED. BENEFIT 409 Plymouth, Plymouth, Mich.	1938	1960	889,739	493,637	61,434	396,102	...	165,856	4,583,628	4,583,628	3,921,528	757,998	...	-95,899	85.6	16.5	-2.1
		1959	896,670	484,138	64,882	412,532	...	171,210	4,484,083	4,476,139	3,736,815	763,007	...	-23,682	83.5	17.0	-.5

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
AMERICAN FIDELITY & CAS. CO.				Licensed in all states except Alaska, Hawaii and New York.																	
1960	...	...	...	...	...	...	...	...	12,380	215	1.7	...	...	...	...	...	...	...	...	...	
AMERICAN FIDELITY LIFE INS.				Licensed in Ala., Calif., Fla., Ga., & South Caroline.																	
1960	...	...	...	...	...	...	...	...	89,116	105,707	118.6	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	41,853	18,625	44.5	...	...	...	...	...	...	...	...	...	
AMERICAN GENERAL INSURANCE				Licensed in Ala.,Ariz.,Ark.,Colo., D.of C., Fla.,Kans.,La.,Miss.,N.M.,Ohio,Okla.,Pa. & Texas.																	
1960	72,084	...	72,084	96,206	7,463	133.4	10.4	-43.8	403	4	1.0	...	...	...	...	...	...	24	...	...	
AMERICAN GENERAL LIFE				Licensed in Ala.,Ariz.,Ark., Calif.,Colo.,Del.,D. of C., Fla., Hawaii,Ill.,Ind.,Iowa,Kans.,Ky.,La.,Md.,Mich.,Minn.,Miss.,Mo.,Neb.,N.M.,N.D.,Okla.,S.D.,Tex.,Tenn.,Utah,Va., Wyo.																	
1960	1,784,521	...	1,784,521	1,751,417	264,866	98.1	14.8	-12.9	48,468	16,752	34.6	189,243	101,698	53.7	...	...	...	606,103	345,150	56.9	3,7,8,10,15,16,21,22,29,36,37,38,
1959	1,335,761	...	1,335,761	1,323,004	222,358	99.0	16.6	-15.6	49,871	30,900	62.0	170,142	112,498	66.1	...	...	...	580,095	304,214	52.4	39,41,42,43,44,45,46
AMERICAN GUARANTY LIFE				Licensed in N.C., S.C., Va. & Georgia																	
1960	64,619	...	64,619	40,874	3,861	63.3	6.0	30.7	...	...	...	...	...	...	251,617	85,006	33.8	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	172,552	88,031	51.0	...	...	...	
AMERICAN GUARANTY LIFE INS.				Licensed in Calif., Oregon & Washington.																	
1960	8,142	...	8,142	9,378	3,155	115.2	38.7	-53.9	3,185	6,152	193.2	30,756	24,208	78.7	...	...	...	104,043	54,458	52.3	
AMERICAN HARDWARE MUTUAL				Licensed in D. of C. & All States, except Alaska & Hawaii.																	
1960	1,335,258	...	1,335,258	1,132,375	290,496	84.8	21.8	-6.6	118	...	...	197,898	123,413	62.4	...	...	...	5,473	5,401	98.7	3,15,16,21,22,29,30,32,33,34,36,
1959	1,273,733	...	1,273,733	994,573	273,682	78.1	21.5	.4	162	...	...	165,678	109,975	66.4	...	...	...	5,675	3,316	58.4	38,41,42,45,46,47
AMERICAN HEALTH INS. CORP.				Licensed in D. of C. & All States, except Alaska,Ariz.,Calif.,Colo.,Hawaii,Kans.,Mass.,N.Y.,N.D.,Oregon,R.I., Texas.																	
1960	90,103	...	90,103	40,842	8,797	45.3	9.8	44.9	5,312	3,852	72.5	372,065	151,614	40.7	...	...	...	3,709,444	1,984,614	53.5	2,3,4,14,15,17,18,19,20,21,29,
1959	...	...	...	...	...	...	...	...	4,954	4,904	99.0	269,182	115,238	42.8	...	...	...	3,535,608	1,923,093	54.4	30,36,43,47
AMERICAN HERITAGE LIFE				Licensed in Ala., Ariz., Calif., D. of C., Fla., Ga., Ind., Ky., La., Md., N.C., Pa., S.C. & Va.																	
1960	1,139,561	...	1,139,561	1,084,792	116,645	95.2	10.2	-5.4	...	...	...	...	...	...	1,858	1,757	94.6	...	...	...	21,22,29,30,31,35,36,37,38,39,
1959	899,087	...	899,087	821,127	96,019	91.3	10.7	-2.0	...	...	...	...	...	...	4,120	746	18.1	...	...	...	40,42,44,46
AMERICAN HOME ASSURANCE				Licensed in All States & D.of C., except N.D.; also Australia,Brazil,Ceylon,Brunei,Columbia,Cyprus,Dom.Rep.,Gr.Brit.,Guatemala,Haiti, Hong Kong, Indonesia,Iraq, Malaya,Nigeria, North Borneo, Philippines, Puerto Rico, Sarawak, Singapore, Syria & Switzerland.																	
1960	734	...	734	807	173	110.0	23.6	-33.6	75,209	44,863	59.7	4,568	740	16.2	...	...	...	...	...	...	11
1959	1,973	...	1,973	1,342	287	68.0	14.6	17.4	100,779	58,093	57.6	1,114	8	.7	...	...	...	...	...	...	
AMERICAN HOSPITAL & LIFE INS. CO.				Licensed in Ark.,Colo.,Ill.,Kans.,La.,Miss.,Mo.,N.M.,Okla.,Tenn. & Texas.																	
1960	2,019,931	...	2,019,931	1,690,458	302,258	83.7	15.0	1.3	34,487	28,794	83.5	473,934	333,800	70.4	...	...	...	2,155,443	1,422,984	66.0	3,4,9,13,15,16,17,18,19,21,22,
1959	1,970,043	...	1,970,043	1,619,920	266,847	82.2	13.5	4.2	45,020	49,166	109.6	456,257	301,011	66.0	...	...	...	2,337,236	1,369,792	58.6	23,24,25,29,30,36,38,39,40,41, 42,43,44,45,46,47,48,49,57
AMERICAN HOSP. MED. BENEFIT				Licensed in Michigan & Indiana.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,583,628	3,921,528	85.6	20,21,22,23,26
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,476,139	3,736,815	83.5	

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
AMERICAN INCOME LIFE INSURANCE 415 Franklin Ave., Waco, Texas	1954	1960	4,889,885	3,706,652	...	1,183,232	510,163	196,458	2,063,359	2,107,556	1,052,595	973,721	...	81,241	49.9	47.2	3.9
		1959	3,394,534	2,696,877	...	697,657	544,360	216,892	2,062,289	1,926,767	1,057,822	1,086,516	...	-248,428	54.9	52.6	-12.9
AMERICAN INSURANCE CO. THE 15 Washington St., Newark 1, N.J.	1846	1960	241,822,107	127,049,358	...	114,772,749	B 418,288	B 1,920,594	B 8,892,389	B 9,076,487	B 7,727,544	B 1,387,147	...	B -38,204	85.1	15.6	-.4
		1959	232,428,056	124,903,735	...	107,524,321	B 602,087	B 1,569,435	B 7,888,490	B 7,900,328	B 6,348,771	B 1,186,177	...	B 365,380	80.4	15.0	4.6
AMERICAN INVESTORS LIFE P.O.Box 2482, Houston 1, Texas	1955	1960	3,601,672	3,050,653	...	551,019	108,619	31,360	391,655	315,621	212,319	88,391	...	14,910	67.3	28.0	5.0
		1959	3,122,835	2,208,719	...	914,116	32,585	14,850	168,299	137,722	100,570	27,167	...	9,986	73.0	16.1	7.3
AMERICAN LIBERTY LIFE P.O.Box 59, Jackson, Miss.	1956	1960	2,390,870	703,696	...	1,687,174	7,583	...	55,206	61,116	37,917	61,367	...	-38,167	62.0	111.2	-62.5
		1959	2,298,961	423,956	...	1,875,004	13,493	3,714	122,984	121,361	64,982	98,181	...	-41,802	53.5	79.8	-34.4
AMERICAN LIFE & ACCIDENT INS. 431 W.Main St., Louisville, Ky.	1906	1960	39,247,090	33,460,257	1,500,000	5,786,833	605,142	29,476	427,067	435,745	217,441	184,776	...	33,528	50.0	43.3	7.7
		1959	35,976,959	30,707,524	1,200,000	5,269,436	613,820	30,891	464,020	465,121	226,423	205,863	...	32,836	48.7	44.4	7.1
AMERICAN LIFE & ACCIDENT INS. 3805 Lindell Blvd., St.Louis, Mo.	1925	1960	2,050,548	1,897,948	...	152,600	34,530	...	205,157	205,157	92,690	111,850	...	617	45.2	54.5	.3
		1959	1,758,152	1,694,710	...	63,443	42,866	...	223,812	223,812	103,956	107,954	...	11,902	46.4	48.2	5.3
AMERICAN LIFE & CASUALTY Box 1939, Fargo, N. D.	1951	1960	1,975,618	1,339,200	...	636,417	82,537	25,703	532,928	527,819	296,518	250,222	...	-18,921	56.2	47.0	-3.6
		1959	1,397,957	1,050,787	...	347,170	77,428	31,716	484,026	483,047	272,210	228,585	...	-17,747	56.4	47.2	-3.7
AMERICAN LIFE INS. CO. 44 South St., Baltimore 2, Md.	1931	1960	1,552,046	1,201,010	...	351,036	7,244	3,000	183,674	183,570	45,685	129,997	...	7,889	24.9	70.8	4.3
AMERICAN LIFE 100 Broadway, New York 5, N.Y.	1955	1960	2,842,398	1,010,808	7,475	1,831,590	36,475	11,256	171,263	176,396	44,476	231,899	...	-99,979	25.2	135.4	-56.7
		1959	2,472,796	795,244	3,866	1,677,552	41,608	87,660	67,190	186,613	330,681	148,776	...	-292,844	177.2	221.4	-156.9
AMERICAN MFRS. MUTUAL INS. 20 N.Wacker Dr., Chicago 6, Ill.	1837	1960	22,923,267	16,673,267	2,000,000	6,250,000	8,564	10,921	29,111	39,331	18,995	15,631	...	4,705	48.3	53.7	12.0
AMERICAN MERCURY INS. CO. 2251 Wisconsin Ave., N.W., Wash., D.C.	1949	1960	3,201,825	2,012,667	...	1,189,159	80,019	42,500	172,888	162,951	111,789	14,188	...	36,974	68.6	8.2	22.7
		1959	2,908,905	1,853,964	...	1,054,941	70,081	48,500	158,924	151,355	106,338	13,631	...	31,386	70.3	8.6	20.7
AMERICAN MOTORISTS INS. Sheridan & Lawrence, Chicago 40, Ill.	1926	1960	92,567,059	79,067,059	3,000,000	13,500,000	258,962	600,721	1,971,223	1,999,063	1,413,043	442,124	304,883	143,896	70.7	22.4	19.5
		1959	82,775,611	70,275,611	2,500,000	12,500,000	286,802	761,852	2,570,276	2,591,455	1,968,502	596,559	225,053	26,394	76.0	23.2	8.9

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of American Insurance Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
AMERICAN INCOME LIFE INS. — Licensed in Ala., Ark., Alaska, Ariz., Fla., Ill., Ind., Ky., La., Md., Mich., Mo., N.M., Ohio, Okla., Pa., Texas.																					
1960	...	...	...	...	...	...	...	...	37,414	22,342	59.7	672,324	290,407	43.2	340,634	141,998	41.7	1,057,185	597,847	56.6	3,4,7,15,17
1959	...	...	...	...	...	...	...	...	42,789	128,955	301.4	553,547	197,100	35.6	231,582	142,834	61.7	1,098,850	588,933	53.6	
AMERICAN INSURANCE CO. THE — Licensed in All States, Canada & the territory of the A.F.I.A.																					
1960B	8,847,547	...	8,847,547	7,631,917	1,308,569	86.3	14.8	-1.1	169,408	61,511	36.3	A 3,029	A -339	-11.2	...	...	...	56,503	34,455	61.0	
1959B	7,560,856	...	7,560,856	6,224,731	1,114,664	82.3	14.8	2.9	288,066	89,535	31.1	A 2,621	A 1,103	42.1	...	...	...	48,785	33,402	68.5	
AMERICAN INVESTORS LIFE — Licensed in Ark., Colo., Ga., Ky., La., Miss., Nev., N.M., Ore., Texas & Va.																					
1960	30,719	...	30,719	19,316	10,762	63.0	35.0	2.0	2,251	...	...	15,905	36,793	231.3	...	...	...	266,746	156,210	58.6	
1959	...	...	...	...	...	...	...	...	...	...	...	10,647	8,107	76.1	32,112	22,837	71.1	94,963	69,626	73.3	
AMERICAN LIBERTY LIFE — Licensed in Ark., Fla., Ga., La., Miss., Tenn.																					
1960	24,213	...	24,213	4,218	38,220	17.4	157.8	-75.2	1,430	10,835	757.7	964	300	31.1	...	...	...	34,508	22,564	65.4	4,11,15,20,21,41,42,43,44
1959	6,489	...	6,489	1,916	4,809	29.5	74.1	-3.6	3,882	3,341	86.1	3,499	4,305	123.0	...	...	...	107,411	55,428	51.6	
AMERICAN LIFE & ACCIDENT INS. — Licensed in Ark., Ga., Ind., Ky., Ohio & Tenn.																					
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	435,745	217,441	50.0	...	...	...	5
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	465,121	226,423	48.7	...	...	...	
AMERICAN LIFE & ACCIDENT INS. — Licensed in Missouri only.																					
1960	...	...	...	...	...	...	...	...	27,026	6,936	25.7	17,822	6,510	36.5	...	...	...	160,309	79,244	49.4	3,4,5,7,11,15,16
1959	...	...	...	...	...	...	...	...	33,572	8,392	25.0	20,143	4,262	21.2	...	...	...	170,097	91,156	53.6	
AMERICAN LIFE & CASUALTY — Licensed in N.D., Minn., S.D., Mont., Wyo.																					
1960	...	...	...	...	...	...	...	...	...	...	...	43,251	21,554	49.8	...	...	...	484,569	274,964	56.7	
1959	...	...	...	...	...	...	...	...	...	...	...	42,249	18,519	43.8	...	...	...	440,799	253,691	62.1	
AMERICAN LIFE INS. CO. — Licensed in Maryland & D. of C.																					
1960	...	...	...	...	...	...	...	...	...	...	...	133,439	37,513	28.1	...	...	...	50,131	8,172	16.3	
AMERICAN LIFE — Licensed in All States & D. of C., except Hawaii and Texas.																					
1960	...	...	...	...	...	...	...	...	30,876	13,404	43.4	96,841	7,676	7.9	...	...	...	48,679	23,396	48.1	
1959	...	...	...	...	...	...	...	...	144,871	310,028	214.0	20,053	11,372	56.7	...	...	...	21,688	9,280	42.8	
AMERICAN MFRS. MUTUAL INS. — Licensed in D. of C., and All States, except Hawaii.																					
1960	6,139	...	6,139	4,651	-2,275	75.8	-37.1	61.3	7,523	3,975	52.8	1,023	538	52.6	1,530	572	37.4	23,116	9,259	40.1	
AMERICAN MERCURY INS. CO. — Licensed in Ariz., Calif., Colo., Del., D. of C., Fla., Ga., Ill., Ind., Kans., Ky., Me., Md., Mass., Mich., Minn., Mo., Nev., N.H., N.M., N.C., Ohio, Okla., Pa., S.C., Tenn., Texas, Utah, Vt., W. Va., Va.																					
1960	162,231	...	162,231	109,288	13,291	67.4	8.2	24.4	719	2,500	347.7	...	...	...	...	...	...	...	...	...	
1959	150,340	...	150,340	112,671	12,601	74.9	8.4	16.7	1,015	-6,333	-623.8	...	...	...	...	...	...	...	...	...	
AMERICAN MOTORISTS INS. — Licensed in D. of C., Canal Zone, Puerto Rico, U.S. of Brazil, and All States, except Wyoming, Alaska & Hawaii.																					
1960	1,693,284	245,051	1,448,233	1,142,322	219,592	78.9	15.2	5.9	278,740	159,173	57.1	7,442	1,633	22.0	10,028	1,888	18.8	254,620	108,027	42.4	1,3,7,8,9,10,11,15,16,17,18,19, 20,21,22,23,24,25,26,28,29,30,31, 32,33,34,36,37,38,39,40,41,42,43, 44,45,46,47,48,49,54,56,57.
1959	2,184,568	186,871	1,997,697	1,715,455	371,328	85.9	18.6	-4.5	346,342	166,546	48.1	7,086	2,733	38.6	1,379	...	...	277,133	83,768	30.2	

† Less dividends to policyholders or earned income credit. A Health only. B Combined figures of American Insurance Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
AMERICAN MUTUAL LIABILITY INSURANCE Wakefield, Mass. 1887	1960	175,825,360	142,818,300	5,000,000	33,007,060	423,729	2,119,211	9,941,293	9,883,275	8,395,909	1,634,783	U	-147,417	85.0	16.4	-1.5
	1959	166,882,745	133,769,701	5,000,000	33,113,044	365,711	2,494,819	9,480,804	9,579,976	8,589,915	1,710,967	U	-720,906	89.7	18.0	-7.5
AMERICAN NATIONAL INSURANCE Moody & Market Sts., Galveston, Texas 1905	1960	853,830,934	734,504,093	...	119,326,841	4,915,262	675,098	13,151,506	11,843,233	5,206,735	5,714,608	...	921,890	44.0	43.5	7.8
	1959	807,471,765	708,408,688	...	99,063,078	3,606,989	479,756	10,075,796	9,878,957	3,785,644	4,513,719	...	1,579,594	38.3	44.8	16.0
AMERICAN PENN LIFE INS. CO. Walnut at 15th St., Phila., Pa. 1959	1960	2,032,465	1,469,068	...	563,397	33,404	12,232	257,755	231,171	174,228	120,194	...	-63,251	75.4	46.6	-27.4
AMERICAN POLICYHOLDERS' Wakefield, Mass. 1929	1960	10,092,088	6,926,451	...	3,165,637	15,233	11,979	50,173	84,576	18,343	69,933	U	-3,700	21.7	139.4	-4.4
	1959	10,197,332	7,238,275	...	2,959,057	69,636	9,407	67,198	77,955	8,345	56,161	U	13,449	10.7	83.6	17.3
AMERICAN RE-INSURANCE CO. 99 John St., New York 38, N.Y. 1933	1960	119,659,700	88,217,763	4,000,000	31,441,938	2,186,594	324,199	1,786,615	1,726,540	630,909	1,069,361	...	26,270	36.5	59.9	1.5
	1959	117,233,084	83,602,354	4,000,000	33,630,730	2,126,521	345,547	2,084,102	1,599,189	611,055	1,179,555	...	-191,421	38.2	56.6	-12.0
AMERICAN REPUBLIC INS. CO. P.O. Box 1296, Des Moines 5, Iowa 1929	1960	23,559,576	13,969,665	...	9,589,911	4,661,478	3,089,550	24,317,732	24,099,161	15,857,463	6,794,610	...	1,447,088	65.8	27.9	6.0
	1959	20,551,631	12,642,159	...	7,909,472	4,442,907	2,319,850	22,774,605	21,941,270	14,164,842	6,035,402	...	1,741,025	64.6	26.5	8.0
AMERICAN REPUBLIC LIFE INS. Boyle Bldg., Little Rock, Ark. 1945	1960	2,873,488	1,277,103	296,385	1,596,385	19,153	8,273	103,067	101,995	54,564	54,325	...	-6,894	53.5	52.7	-6.8
	1959	2,641,317	1,060,876	280,442	1,580,442	18,080	9,463	99,504	100,854	61,225	46,231	...	-6,603	60.7	45.5	-6.5
AMERICAN SECURITY LIFE INS. CO. 214 E. Austin St., Marshall, Texas 1943	1960	3,320,817	1,009,341	1,011,476	2,311,476	92,482	38,240	706,259	722,904	363,450	225,460	...	133,994	50.3	31.9	18.5
	1959	3,111,500	1,053,380	958,120	2,058,120	109,127	38,250	806,358	804,670	397,653	327,111	...	79,906	49.4	40.6	9.9
AMERICAN SURETY COMPANY 100 Broadway, New York 5, N.Y. 1881	1960	94,945,128	71,816,449	...	23,128,679	1,179	28,303	95,100	94,647	54,289	33,993	...	6,365	57.4	35.7	8.4
AMERICAN UNITED LIFE P.O. Box 368, Indianapolis 6, Ind. 1877	1960	167,607,277	152,039,682	4,200,000	15,567,595	410,870	247,278	1,602,244	1,499,240	1,250,398	451,797	69,511	-202,955	83.4	28.2	-8.5
	1959	161,046,724	146,117,994	4,200,000	14,928,730	307,866	98,534	1,033,713	925,145	677,608	339,164	28,253	-91,627	73.2	32.8	-9.8
ANDREW JACKSON LIFE INS. First Natl. Bk. Bldg., Jackson, Miss. 1952	1960	1,389,440	256,845	832,595	1,132,595	5,628	1,650	234,474	246,030	6,307	224,660	...	15,062	2.6	95.8	6.1
	1959	1,241,252	387,143	554,109	854,109	17,183	...	216,766	199,854	921	210,701	...	-11,769	.5	97.2	-5.9
ASSOCIATED LIFE INS. CO. 222 N. Michigan Ave., Chicago, Ill. 1958	1960	624,480	353,364	...	271,115	167,331	102,903	1,359,402	1,862,299	1,435,529	479,637	...	-52,867	77.1	35.3	-2.9

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
AMERICAN MUTUAL LIABILITY INSURANCE	Licensed in All States, D. of C., Prov. of Canada, Alb., B.C., Man., N.B., Ont., Quebec & Sask.																				
1960	9,556,842	U	9,556,842	8,251,296	1,506,414	86.3	15.8	-2.1	110,042	26,921	24.5	164,631	88,111	53.5	...	...	...	51,760	29,581	57.2	3,15,16,18,21,22,24,29,30,33,34,
1959	9,257,754	U	9,257,754	8,449,334	1,598,548	91.3	17.3	-8.6	71,767	12,689	17.7	190,296	101,294	53.3	...	...	...	60,159	26,598	44.2	36,38,39,41,42,43,44,45,46
AMERICAN NATIONAL INSURANCE	Licensed in Cuba, Puerto Rico, Guam & All States, except Conn., Me., Mass., N.H., N.J., N.Y., R.I., Vt.																				
1960	2,529,897	...	2,529,897	1,547,075	1,208,837	61.2	47.8	-9.0	710,204	92,453	13.0	1,028,666	156,500	15.2	...	...	...	7,574,465	3,410,706	45.0	2,3,7,8,10,13,14,15,16,17,18,19,
1959	2,527,410	...	2,527,410	1,089,550	805,709	43.1	31.9	25.0	522,704	41,875	8.0	694,897	97,917	14.1	...	...	...	6,133,946	2,556,303	41.7	20,21,22,23,24,25,26,28,29,47,58
AMERICAN PENN LIFE INS. COMPANY	Licensed in Pennsylvania only.																				
1960	198,806	...	198,806	167,866	88,788	84.4	44.7	-29.1	2,834	1,323	46.7	21,044	4,807	22.8	...	...	...	8,487	233	2.7	2,3,4,9,10,12,13,14,15,16,17,18, 19,20,21,22,23,24,25,26,29,30, 31,36,37,38,40,41,42,44,45,46
AMERICAN POLICYHOLDERS'	Licensed in Calif., Conn., Del., D. of C., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Mo., N.H., N.J., N.Y., Ohio, Pa., R.I., Tenn., Vt., Va.																				
1960	...	...	...	...	...	...	...	...	84,576	18,343	21.7	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	77,955	8,345	10.7	...	...	...	...	...	...	...	...	...	
AMERICAN RE-INSURANCE CO.	Licensed in All States, except D. of C., Idaho, Mont., N.Mex., and Wyo. Qualified before U.S. Treas Dept.																				
1960	25,916	...	25,916	-879	3,479	-3.4	13.4	90.0	154,206	48,953	31.7	1,546,418	582,835	37.7	...	...	...	...	...	...	55
1959	17,679	...	17,679	-100	5,240	-.6	29.6	71.0	95,286	52,031	54.6	1,486,224	559,124	37.6	...	...	...	...	...	...	
AMERICAN REPUBLIC INS. CO.	Licensed in All States, except Ala., Alaska, Ark., Calif., Conn., Del., Fla., Ga., Hawaii, La., Me., Md., Mass., Miss., N.H., N.C., N.J., N.Y., Pa., R.I., S.C., Vt. & Va.																				
1960	...	...	...	...	...	...	...	...	150,526	88,303	58.6	975,972	603,991	61.9	193,538	182,684	94.4	22,779,125	14,982,585	65.8	4,7,8,13,15,16,21,22
1959	...	...	...	...	...	...	...	...	150,539	91,283	60.6	951,402	654,465	68.8	200,181	183,158	91.5	20,639,148	13,235,936	64.1	
AMERICAN REPUBLIC LIFE INS.	Licensed in Arkansas & Texas																				
1960	...	...	...	...	...	...	...	...	...	...	...	5,001	768	15.4	...	...	...	96,994	53,796	55.5	15,21
1959	...	...	...	...	...	...	...	...	...	...	...	6,106	4,553	74.5	...	...	...	94,749	56,672	59.8	
AMERICAN SECURITY LIFE INSURANCE CO.	Licensed in Ala., Ark., Colo., Ga., La., Nebr., N.M., Okla. & Texas.																				
1960	...	...	...	...	...	...	...	...	1,992	3	.2	2,372	539	22.7	...	...	...	718,539	362,908	50.5	10,15,16,18,19,20
1959	...	...	...	...	...	...	...	...	1,512	279	18.5	2,665	857	32.2	...	...	...	800,492	396,517	49.5	
AMERICAN SURETY COMPANY	Licensed in All States and Canal Zone, Cuba, D. of C., Puerto Rico, Virgin Islands, Canada.																				
1960	66,018	...	66,018	46,692	17,323	70.7	26.3	3.0	5,959	4,115	69.0	22,670	3,482	15.4	...	...	...	...	...	...	
AMERICAN UNITED LIFE	Licensed in Ariz., Ark., Calif., Colo., D. of C., Fla., Ga., Hawaii, Ida., Ill., Ind., Iowa, Kan., Ky., La., Mich., Miss., Mo., Neb., Nev., N.J., N.C., Ohio, Okla., Ore., Pa., S.D., Tenn., Tex., Utah, Wash., Minn., Va., W.Va., Wisc. Authorized as a Reinsurer in Alaska, Mass., N.Y.																				
1960	809,709	38,261	771,448	666,153	147,022	86.4	19.1	-5.5	33,028	7,962	24.1	273,185	392,924	143.8	137,745	55,066	40.0	283,834	128,293	45.2	1,2,15,17,21,23,30,31,47
1959	409,404	14,080	395,324	316,225	109,205	80.0	27.6	-4.1	26,025	45,208	173.7	205,709	170,377	82.8	99,976	42,111	42.1	212,283	103,686	48.8	
ANDREW JACKSON LIFE INS.	Licensed in Mississippi & Louisiana.																				
1960	245,696	...	245,696	6,307	224,660	2.6	91.4	6.0	...	...	...	334	...	...	...	...	...	...	...	...	
1959	199,854	...	199,854	921	210,701	.5	105.4	-5.9	...	...	...	301	...	...	...	...	...	...	...	...	
ASSOCIATED LIFE INS. CO.	Licensed in Illinois & Indiana.																				
1960	767,527	...	767,527	721,411	154,510	94.0	20.1	-14.1	...	...	...	44,606	14,871	33.3	...	...	...	1,050,165	699,247	66.6	

† Less dividends to policyholders or earned income credit. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
ASSOCIATES LIFE INS. CO. 1953	1960	2,699,291	1,191,345	...	1,507,946	260,844	86,766	1,339,224	1,272,268	888,919	423,023	...	-39,674	69.9	31.6	-3.1
111 Monument Circle, Indianapolis 4, Ind.	1959	2,511,998	823,595	...	1,688,403	193,889	55,397	929,310	813,988	648,144	333,513	...	-167,669	79.6	35.9	-20.6
ASSOCIATION INSURANCE 1954	1960	1,595,572	927,008	87,500	668,563	73,178	422,250	2,704,329	2,688,946	2,317,121	335,163	...	36,662	86.2	12.4	1.4
2803 N. Teutonia Ave., Milwk. 6, Wisc.	1959	1,387,512	802,088	87,500	585,424	57,794	257,500	2,176,297	2,171,296	1,812,594	294,753	...	63,949	83.5	13.5	2.9
ATLANTA LIFE 1916	1960	53,633,900	39,823,920	1,000,000	13,809,980	697,919	114,813	4,055,825	3,426,013	1,664,265	2,070,031	...	-308,283	48.6	51.0	-9.0
148 Auburn Ave.,N.E., Atlanta 1, Ga.	1959	51,331,649	37,752,202	1,000,000	13,579,447	...	105,072	3,866,766	3,866,766	1,523,879	2,105,681	...	237,205	39.4	54.5	6.1
ATLANTIC LIFE INS. CO. 1900	1960	111,539,104	99,168,154	250,000	12,370,949	262,128	134,405	3,891,558	3,814,617	1,645,881	2,039,054	...	129,682	43.1	52.4	3.4
609 E. Grace St., Richmond 12, Va.	1959	105,966,760	95,098,683	250,000	10,868,077	185,187	100,771	3,417,051	3,372,431	1,467,072	1,882,028	...	23,331	43.5	55.1	.7
ATLANTIC MUTUAL INS. CO. 1842	1960	85,186,282	51,526,457	23,659,826	33,659,825	A 28,887	A 111,614	A 607,276	A 629,483	A 371,822	A 135,933	A 53,882	A 121,728	59.1	22.4	25.7
P.O. Box 6, Wall St.Sta., N.Y. 5, N.Y.	1959	82,039,767	49,918,255	22,121,512	32,121,512	A 51,093	A 119,478	A 700,122	A 696,673	A 371,775	A 149,873	A 51,087	A 123,938	53.4	21.4	25.1
ATLAS LIFE INS. CO. 1918	1960	29,504,082	27,217,797	183,545	2,286,284	175,114	141,528	1,208,280	1,198,044	1,016,433	278,290	32,157	-96,679	84.8	23.0	-5.2
P.O. Box 1919, Tulsa 3, Okla.	1959	28,336,191	26,125,387	158,804	2,210,804	164,878	128,242	1,600,142	1,592,119	1,452,274	279,579	-46,733	-139,734	91.2	17.5	-12.1
AUSTIN LIFE INS. CO. 1946	1960	6,071,309	5,060,537	70,500	1,010,771	28,645	3,265	186,887	188,206	74,914	87,420	...	25,872	39.8	46.8	13.7
P.O. Box 1163, Austin 64, Texas	1959	5,657,740	4,751,582	82,500	906,158	29,963	3,885	196,865	198,389	89,740	85,699	...	22,950	45.2	43.5	11.6
BALTIMORE LIFE INS. CO.	1960	77,190,271	73,477,576	652,751	3,712,695	12,539	1,000	57,382	44,843	8,000	80,189	...	-43,346	17.8	139.7	-75.5
Charles & Saratoga Sts., Baltimore, Md.																
BANKERS FIDELITY LIFE 1955	1960	2,209,597	1,050,216	...	1,159,382	150,705	24,162	228,034	251,218	180,191	85,329	...	-14,302	71.7	37.4	-5.7
1330 W. Peachtree Bldg., Atlanta, Ga.																
BANKERS HEALTH & LIFE INS. CO. 1904	1960	19,298,778	15,758,695	...	3,540,083	619,053	58,767	2,656,180	2,660,968	1,303,788	1,503,134	...	-146,031	49.0	56.6	-5.5
Box 678, Macon, Ga.	1959	18,347,229	14,995,546	...	3,351,682	623,841	65,146	2,678,954	2,700,328	1,359,926	1,577,600	...	-237,199	50.4	58.8	-8.8
BANKERS LIFE & CAS. 1880	1960	182,322,948	133,596,889	30,000,000	48,726,055	9,159,458	13,692,196	123,539,294	122,690,485	77,797,769	37,692,960	22,995	7,199,756	63.4	30.5	5.9
4444 Lawrence Ave., Chicago 30, Ill.	1959	157,666,338	116,612,988	25,000,000	41,053,349	8,310,649	13,695,968	124,149,817	123,106,021	78,520,375	36,342,681	17,338	8,242,965	63.8	29.3	6.7
BANKERS LIFE CO. 1879	1960	1,093,533,892	1,024,132,605	6,500,000	69,401,286	1,316,951	2,795,831	24,618,643	24,553,273	20,610,611	3,653,922	1,594,192	288,740	83.9	14.8	7.2
711 High St., Des Moines 7, Iowa	1959	1,029,702,440	962,876,660	6,500,000	66,825,780	1,251,581	2,539,351	23,172,931	22,963,252	20,605,139	3,124,670	234,281	-550,315	89.7	13.5	-1.4

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Combined figures of the Atlantic Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
ASSOCIATES LIFE INS. CO.				Licensed in Fla., Ill., Ind., Iowa, Ky, Mich., Ohio																	
1960	803,004	...	803,004	742,146	94,537	92.4	11.8	-4.2	422	60	14.2	317,478	104,971	33.1	72,001	5,291	7.3	79,362	36,452	45.9	3,13,15,16,17,21,22,23,30,31,36,
1959	616,138	...	616,138	569,587	91,663	92.4	14.9	-7.3	580	20	3.4	213,846	58,147	27.2	-50,183	2,607	...	33,607	17,784	52.9	37,38,40,41,42,43,44,45,46,47, 57,58
ASSOCIATION INSURANCE				Licensed in Fla., Ill., Ind., Iowa, Kans., Ky., Mich., Minn., Nebr., N.D., S.D., Tenn., and Wisc.																	
1960	2,685,295	...	2,685,295	2,315,724	335,132	86.2	12.5	1.3	...	...	...	...	...	...	...	...	...	3,650	1,397	38.3	15,29,30,36,38,39,46
1959	2,168,251	...	2,168,251	1,811,815	294,687	83.6	13.6	2.8	...	...	...	...	...	...	...	...	...	3,045	778	25.6	
ATLANTA LIFE																					
1960	4,356	...	4,356	1,718	...	39.4	...	60.6	...	...	...	1,203,937	611,272	50.8	412,877	529,401	128.2	1,804,842	521,874	28.9	
1959	4,232	...	4,232	1,687	...	39.9	...	60.1	...	...	...	2,230,594	1,083,160	48.6	...	...	...	1,631,940	439,032	26.9	
ATLANTIC LIFE INS. CO.				Licensed in D.C., Fla., Md., N.C., Pa., S.C., Tenn., Texas, Va. and W.Va.																	
1960	5,427	...	5,427	5,159	...	95.1	...	4.9	88,121	50,456	57.3	814,151	323,595	39.7	598,936	292,581	48.9	2,387,981	974,091	42.2	1,2,3,4,5,15,16,17,21,23,57
1959	...	...	...	...	...	...	...	...	63,552	51,284	80.7	819,228	334,717	40.9	464,044	203,477	43.8	2,025,607	877,593	43.3	
ATLANTIC MUTUAL INS. CO.				Licensed in D. of C., all states except Hawaii, and Puerto Rico & Holland.																	
1960A	622,302	53,882	568,420	362,443	139,210	63.8	24.5	11.7	61,063	9,379	15.4	...	...	...	...	...	...	...	...	...	9,34
1959A	626,247	51,087	575,160	353,749	140,037	61.5	24.3	14.2	70,426	18,026	25.6	...	...	...	...	...	...	...	...	...	
ATLAS LIFE INS. CO.				Licensed in Ark., Calif., Colo., Hawaii, Kan., Mich., Mo., N.M., Okla., Ore., Texas and Wash.																	
1960	827,854	32,157	795,697	759,972	134,626	95.5	16.9	-12.4	...	...	...	75,294	55,339	73.5	...	...	...	327,053	201,122	61.5	3,4,10,15,16,19,21,22,25,29,30,
1959	1,185,481	-46,733	1,232,214	1,254,428	142,227	110.2	12.5	-20.9	...	...	...	359,905	197,846	55.0	...	...	...	...	...	...	36,38,39,42,44,47
AUSTIN LIFE INS. CO.				Licensed in Texas only.																	
1960	...	...	...	...	...	...	...	...	7,063	2,124	30.1	D 27,818	D 673	2.4	...	...	...	153,325	72,117	47.0	4,9,10,15,16,18,21,22,24,39,47
1959	...	...	...	...	...	...	...	...	4,967	1,124	22.6	D 30,057	D 5,923	19.7	...	...	...	163,365	82,693	50.6	
BALTIMORE LIFE INS. CO.				Licensed in D. of C., Del., Md., Ohio, N.J., Pa., Va. & W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	44,843	8,000	17.8	...	...	...	
BANKERS FIDELITY LIFE				Licensed in Ala., Ga., La., & Miss.																	
1960	251,218	...	251,218	180,191	85,329	71.7	34.0	-5.7	...	...	...	...	...	...	...	...	...	...	...	...	
BANKERS HEALTH & LIFE INS. CO.				Licensed in Ga., S.C., Fla., Ala.																	
1960	9,005	...	9,005	8,015	...	89.0	...	11.0	...	...	...	...	...	...	1,292,243	690,727	53.3	1,359,721	605,196	44.5	1,5,15,16
1959	17,503	...	17,503	5,783	...	33.0	...	67.0	...	...	...	...	...	...	1,298,516	733,023	56.5	1,384,308	621,120	44.9	
BANKERS LIFE & CAS.				Licensed in Ala., Ariz., Ark., Colo., Del., D.of C., Fla., Ga., Hawaii, Idaho, Ill., Ind., Iowa, Kan., Ky., La., Md., Mich., Minn., Miss., Mo., Mont., Nebr., Nev., N.H., N.M., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Tex., Utah, Vt., Va., Wash., W.Va., Wisc., Wyo.																	
1960	9,139,142	...	9,139,142	8,589,253	999,290	94.0	10.9	-4.9	...	...	...	8,216,137	4,566,998	55.6	314,245	51,390	16.4	105,020,961	64,590,128	61.5	2,3,4,7,8,9,10,11,13,15,16,17,
1959	8,792,486	...	8,792,486	7,660,058	781,298	87.1	8.9	4.0	...	...	...	9,096,602	5,125,991	56.4	136,276	32,932	21.4	105,080,658	65,701,395	62.5	18,19,20,21,22,23,24,25,26,28, 29,35,36,38,39,40,41,42,43,44, 45,46,47,48,49,54
BANKERS LIFE CO.				Licensed in D. of C., Canadian Prov. of Man., Ont., & Que. and all states of U.S.																	
1960	25,307,646	1,565,372	23,742,274	20,246,413	3,163,581	85.3	13.3	1.4	41,856	15,028	35.9	73,737	35,642	48.3	481,451	168,006	34.9	213,953	145,522	68.0	2,4,15,16,20,21,26,29,30,32,3334
1959	22,664,049	209,704	22,454,345	20,412,187	2,821,580	90.9	12.6	-1.6	46,203	18,409	39.8	57,863	28,658	49.5	344,459	116,054	33.7	60,382	29,830	49.4	36,37,38,39,41,42,43,44,45,46

† Less dividends to policyholders or earned income credit. A Combined figures of the Atlantic Group. D Dread disease.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
BANKERS LIFE INS. CO. OF NEBR. 1887 Cotner at O St., Lincoln 1, Neb.	1960	143,514,651	130,567,954	...	12,946,697	83,316	102,463	614,748	597,656	369,372	376,167	4,321	-147,884	61.8	61.2	-24.6
	1959	133,873,181	120,860,605	...	13,012,577	66,224	24,913	374,890	361,488	135,[illegible]	234,622	5,669	-8,652	37.5	62.6	-.8
BANKERS NAT'L. LIFE INS. CO. 1927 1 Sunset Ave., Montclair, N.J.	1960	83,591,351	74,824,405	2,800,000	8,766,946	241,340	77,706	973,291	990,772	528,204	518,087	3,537	-55,519	53.3	53.2	-5.2
	1959	78,432,033	70,645,425	2,500,000	7,786,607	258,821	69,041	989,654	1,019,877	457,340	520,336	3,752	42,201	44.8	52.6	4.5
BANKERS SEC. LIFE OF N.Y. 1917 103 Park Ave., New York, N.Y.	1960	6,879,661	4,836,191	742,620	2,043,471	176,024	15,583	283,282	309,620	253,093	131,961	...	-75,434	81.7	46.6	-24.4
	1959	6,046,673	4,079,219	716,698	1,967,454	202,362	30,676	350,613	371,876	173,149	170,368	...	28,359	46.6	48.6	7.6
BANKERS SERVICE 1929 114 N.Broadway, Okla.City, Okla.	1960	3,175,135	2,341,586	...	833,549	429,950	142,502	2,082,829	2,098,732	982,844	1,063,769	...	52,118	46.8	51.1	2.5
	1959	3,029,336	2,318,666	...	710,670	445,852	165,721	2,330,661	2,229,591	1,188,865	982,894	...	57,831	53.3	42.2	2.6
BENEFICIAL STANDARD LIFE 1940 756 S.Spring St., Los Angeles 14, Cal.	1960	36,591,210	22,455,776	...	14,135,435	2,009,245	1,379,448	17,154,474	16,703,089	7,106,714	7,841,423	...	1,754,952	42.5	45.7	10.5
	1959	31,842,771	19,297,487	358,498	12,545,284	1,557,860	1,197,448	15,373,460	15,119,687	6,417,864	7,281,329	...	1,420,494	42.4	47.4	9.4
BENEFIT ASSN. OF RWY. EMPL. 1913 901 Montrose Ave., Chicago 13, Ill.	1960	30,446,342	25,800,481	55,335	4,645,861	3,694,743	2,582,782	27,996,840	27,321,758	21,855,996	6,474,070	...	‡ -528,324	80.0	23.1	-3.7
	1959	26,493,386	22,038,545	46,944	4,454,841	3,019,661	1,171,666	23,813,555	23,351,594	17,303,706	6,038,695	...	9,193	74.1	25.4	...
BERKSHIRE LIFE 1851 700 South St., Pittsfield, Mass.	1960	205,678,338	191,190,704	...	14,487,634	269,947	55,393	970,074	941,908	384,254	663,533	...	-105,879	40.8	68.4	-11.2
	1959	199,185,454	186,111,654	...	13,073,801	241,782	49,213	909,223	893,379	473,608	586,777	...	-167,006	53.0	64.5	-18.7
BOSTON INS. CO. 1873 P.O. Box 751, Boston 2, Mass.	1960	88,944,713	51,984,185	...	36,960,528	D 18,918	D 70,373	D147,345	D 176,952	D115,773	D 58,941	...	D 2,238	65.4	40.0	1.3
	1959	90,191,735	50,660,475	...	39,531,260	D 68,525	D100,925	D226,609	D 263,213	D184,877	D 95,603	...	D-17,267	70.2	42.2	-6.6
BROTHERHOOD MUTUAL LIFE 1939 3000 Circumferban Blvd., Ft. Wayne, Ind.	1960	10,404,684	9,395,461	...	1,009,222	97,531	133,469	1,465,145	1,442,453	981,920	426,829	4,607	33,704	68.1	29.1	2.6
	1959	8,758,089	7,840,845	...	917,241	74,839	127,058	1,226,024	1,208,183	862,141	333,599	...	12,444	71.4	27.2	1.0
BUSINESS MEN'S ASSURANCE 1909 B.M.A. Bldg., Kansas City 41, Mo.	1960	211,235,059	176,401,548	...	34,833,512	4,149,311	3,124,553	27,325,078	27,200,664	18,573,167	7,463,082	...	1,164,415	68.3	27.3	4.3
	1959	195,834,453	164,342,806	...	31,491,647	4,024,897	2,793,484	25,824,679	25,683,335	17,328,147	6,970,430	...	1,384,758	67.5	27.0	5.4
CALIFORNIA LIFE INS. CO. 1920 4334 MacArthur Blvd., Oakland, Cal.	1960	4,627,221	3,837,172	32,581	790,048	521,390	818,048	4,253,430	4,143,358	3,366,889	947,228	...	-170,759	81.3	22.3	-4.1
	1959	4,847,043	4,184,409	36,108	662,634	411,318	550,884	3,134,869	2,867,100	2,181,965	764,304	...	-79,169	76.1	24.4	-2.8
CALIFORNIA WESTERN STATES 1910 P.O. Box 959, Sacramento, Calif.	1960	246,695,570	216,860,308	...	29,835,261	1,458,418	5,598,505	31,221,345	30,582,288	26,442,077	4,313,700	...	-173,488	86.5	13.8	-.6
	1959	229,532,411	202,237,774	...	27,294,637	819,362	3,730,309	27,333,552	27,177,645	22,125,767	4,221,312	...	830,566	81.4	15.4	3.1

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $479,985 gain in transfers of group package policies.
D Combined figures of Boston Insurance Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
BANKERS LIFE INS. CO. OF NEBR.	Licensed in D. of C., and All States, except Ala., Ga., Ky., La., Mass., Mont., Nev., N.H., N.M., N.Y., N.C., N.D., R.I., S.C., Vt., Wisc.																				
1960	161,248	...	161,248	141,643	76,956	87.8	47.7	-35.5	29,679	22,590	76.1	146,480	71,506	48.8	30,851	23,721	76.9	229,398	109,912	47.9	1,3,16,17,18,19,21,23,36,38,39,
1959	6,931	...	6,931	3,717	11,801	53.6	170.3	-123.9	26,201	17,356	66.2	119,118	34,768	29.2	23,349	4,304	18.4	185,891	75,373	40.5	40,41,42,43,44,45,46
BANKERS NAT'L. LIFE INS. CO.	Licensed in D. of C., Puerto Rico, and All States, except Alaska, Ark., Ga., Hawaii, Idaho, Mont., N.Y., S.C., Tenn., Texas & Utah.																				
1960	211,652	3,537	208,115	147,923	49,682	71.1	23.9	5.0	17,139	11,508	67.1	622,056	327,119	52.6	85,785	11,392	13.3	57,677	30,262	52.5	2,3,14,15,21,22,29,30,31,36,37,
1959	151,824	3,752	148,072	113,127	34,237	76.4	23.1	3.0	19,612	5,326	27.2	718,520	282,752	39.4	74,299	20,774	28.0	59,374	35,361	59.6	38,40,41,42,43,44,45,46,47
BANKERS SECURITY LIFE OF N. Y.	Licensed in All States, D. of C., except Alaska, Miss., Wisc.																				
1960	-1,011	...	-1,011	1,049	2	...	...	...	4,454	375	8.4	306,148	253,619	82.8	...	...	...	29	-1,950	...	
1959	4,149	...	4,149	3,714	897	89.5	21.6	-11.1	29,341	4,337	14.8	334,328	164,102	49.1	...	...	...	4,059	996	24.5	
BANKERS SERVICE	Licensed in D. of C., and All States, except Ala., Alaska, Calif., Conn., Hawaii, Mass., Minn., N.J., N.Y., R.I., Va. & Wisc.																				
1960	14,265	...	14,265	4,120	6,383	28.9	44.7	26.4	...	...	...	222,680	106,476	47.8	...	...	...	1,861,787	872,248	46.9	
1959	20,931	...	20,931	11,889	7,829	56.8	37.4	5.8	...	...	...	232,694	123,642	53.1	...	...	...	1,975,966	1,053,335	53.3	
BENEFICIAL STANDARD LIFE	Licensed in All States, D. of C., except Kan., Md., Nebr., N.J., N.Y. & N.C.																				
1960	35,045	...	35,045	53,294	24,910	152.1	71.1	-123.0	715,579	276,566	38.6	1,145,709	548,939	47.9	63	...	...	14,806,692	6,227,916	42.1	3,4,7,8,10,15,17,18,19,20,21,22,
1959	13,738	...	13,738	18,299	10,027	133.2	73.0	-106.2	280,815	189,445	67.4	1,253,067	582,508	46.5	171	...	...	13,571,896	5,627,611	41.5	28,29,38,43,44,47
BENEFIT ASSN. OF RWY. EMPL.	Licensed in D. of C. and All States																				
1960	17,890,603	...	17,890,603	16,331,018	2,063,473	91.3	11.5	-2.8	...	...	...	6,508,553	4,040,362	62.1	...	...	...	2,922,601	1,484,616	50.8	3,4,10,15,17,21
1959	14,956,516	...	14,956,516	12,812,016	1,917,968	85.7	12.8	1.5	...	...	...	6,243,421	3,455,160	55.3	...	...	...	2,151,658	1,036,530	48.2	
BERKSHIRE LIFE	Licensed in Conn., Del., D. of C., Fla., Ill., Ind., Ia., Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., N.H., N.J., N.Y., N.C., Ohio, Pa., S.C., Vt. & Va.																				
1960	...	...	...	...	...	...	...	...	36,950	24,433	66.1	278,870	44,034	15.8	257,771	87,552	34.0	368,317	228,235	62.0	1,3,15,19,21,25,47,56,57
1959	...	...	...	...	...	...	...	...	42,721	19,605	45.9	301,793	167,908	55.6	95,499	19,231	20.1	453,367	266,864	58.9	
BOSTON INS. CO.	Licensed in all States, D. of C., Virgin Is., Puerto Rico, Canada, Belgium, Great Britain, Hong Kong, Morocco & Netherlands.																				
1960D	49,637	...	49,637	37,779	13,917	76.1	28.0	-4.1	47,281	27,231	57.6	9	-315	...	...	...	...	80,025	51,078	63.8	11,15,17,34
1959D	42,832	...	42,832	26,381	7,807	61.6	18.2	20.2	52,903	25,461	48.1	325	1,127	346.8	...	...	...	167,153	131,908	78.9	
BROTHERHOOD MUTUAL LIFE	Licensed in Ark., Calif., Colo., Fla., Ga., Ill., Ind., Iowa, Kans., Ky., Me., Mich., Minn., Miss., Nebr., Ohio, Okla., Penna., S.C., S.D., Va.																				
1960	1,104,368	4,607	1,099,761	790,055	288,951	71.8	26.3	1.9	20,752	8,174	39.4	83,989	27,789	33.1	...	...	...	237,950	155,902	65.5	3,4,7,8,9,10,11,15,16,18,19,21,
1959	940,270	...	940,270	703,516	241,116	74.8	25.7	-.5	9,232	4,467	48.4	31,322	6,199	19.8	...	...	...	227,360	147,959	65.1	22,24,25,28,29,30,36,38,39,41, 42,43,44,45,46,47,48,54
BUSINESS MEN'S ASSURANCE	Licensed in All States, except Ala., Conn., Me., N.H., N.J., N.Y., N.C., R.I., S.C. & Vt., also licensed in D. of C. & Puerto Rico.																				
1960	16,810,013	...	16,810,013	12,648,344	3,177,571	75.2	18.9	5.9	1,160,626	719,638	62.0	3,827,617	2,239,569	58.5	157,241	69,149	44.0	5,245,167	2,896,467	55.2	1,2,3,4,7,8,15,16,17,18,19,20,
1959	16,124,218	...	16,124,218	11,904,387	3,016,483	73.8	18.7	7.5	1,066,900	758,146	71.1	3,786,902	2,068,030	54.6	146,261	110,961	75.9	4,559,054	2,486,624	54.5	21,22,23,29,36,38,41,42,43,44, 47,55,56,57,58
CALIFORNIA LIFE INS. CO.	Licensed in Ala., Alaska, Ariz., Cal., Colo., D. of C., Fla., Idaho, Ill., Ind., La., Mich., Minn., Mo., Nev., Ore., Pa., S.D., Utah, Wash.																				
1960	3,252,145	...	3,252,145	2,875,765	374,111	88.4	11.5	.1	2,895	1,337	46.2	340,851	212,448	62.3	...	...	...	547,467	277,339	50.7	3,4,14,15,16,18,19,20,21,24,25,
1959	2,158,109	...	2,158,109	1,836,453	269,575	85.1	12.5	2.4	2,378	-218	-9.2	295,703	152,758	51.7	...	...	...	410,910	192,972	47.0	26,27,29,30,31,36,37,38,39,41, 42,43,44,45,46,47,55,56,57,58
CALIFORNIA WESTERN STATES	Licensed in Alaska, Ariz., Ark., Ariz., Cal., Colo., Hawaii, Ida., Ill., Ind., Iowa, Kan., La., Mich., Minn., Mo., Mont., Neb., Nev., N.M., Okla., Ore., S.D., Tex., Utah, Wash., Wis., Wyo. & Dom. of Canada.																				
1960	29,103,248	...	29,103,248	25,748,153	3,654,419	88.5	12.6	-1.1	20,806	4,241	20.4	582,501	226,088	38.8	10,145	9,081	89.5	865,589	454,513	52.5	2,3,15,16,17,18,21,23,29,30,32,
1959	25,819,341	...	25,819,341	21,533,961	3,653,175	83.5	14.1	2.4	16,646	10,576	63.5	553,441	160,346	29.0	...	...	...	788,218	400,884	50.9	36,37,38,39,40,41,42,43,44,45,46,55

† Less dividends to policyholders or earned income credit. D Combined figures of Boston Insurance Group.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exp. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
CANADIAN PREMIER LIFE INS. CO. 1960	1960	1,983,878	1,414,206	56,178	569,672	39,206	80,234	344,240	353,240	236,722	172,197	3,314	-55,679	67.0	50.0	-14.8
Natural Gas Bldg., Winnipeg, Canada	1959	1,587,956	1,052,288	27,971	535,668	47,924	69,450	303,117	284,248	180,931	152,936	...	-49,619	63.6	50.4	-17.4
CAPITOL LIFE INSURANCE 1905	1960	52,478,717	49,228,192	62,500	3,250,525	1,378,127	375,560	2,636,813	2,270,014	1,224,711	587,687	...	457,616	54.0	22.3	20.2
1620 Sherman St., Denver 1, Colo.	1959	43,217,981	40,603,839	62,500	2,614,142	1,011,328	481,889	1,201,979	2,596,670	1,333,279	645,498	...	617,893	51.3	53.7	23.8
CAROLINA, CENTRAL LIFE INS. CO. A	1960	1,302,912	642,925	...	659,987	...	120,785	1,486,005	1,486,005	563,197	747,289	...	175,519	37.9	50.3	11.8
119 W. 8th St., Charlotte 6, N. C.	1959	1,067,377	432,160	...	635,217	...	51,273	990,255	990,255	364,004	489,240	...	137,012	36.8	49.4	13.8
CAROLINA HOME LIFE 1955	1960	1,544,877	775,269	...	769,608	158,111	113,480	1,401,222	1,455,339	782,777	661,740	...	10,822	53.8	47.2	.7
262 E. Morehead St., Burlington, N.C.	1959	1,428,053	703,790	...	724,269	211,228	120,984	1,415,593	1,283,553	824,111	679,159	...	-219,717	64.2	48.0	-17.1
CAVALIER LIFE 1954	1960	29,165,881	12,792,524	2,788,959	16,373,357	156,009	229,668	873,736	798,972	577,254	41,933	...	179,784	72.2	4.8	22.5
300 St.Paul Pl., Baltimore, Md.	1959	28,076,208	13,635,639	794,142	14,440,569	81,245	202,459	687,030	672,593	525,006	35,447	...	112,140	78.1	5.2	16.7
CELINA MUTUAL INSURANCE 1919	1960	14,551,501	11,690,636	150,000	2,860,865	29,464	13,438	132,919	129,857	72,192	64,007	...	-6,342	55.6	48.2	-3.8
315 S. Main St., Celina, Ohio																
CENTRAL ASSURANCE COMPANY	1960	2,081,311	1,667,226	...	414,085	33,780	11,187	192,141	191,473	96,057	135,283	...	-39,868	50.2	70.4	-20.8
Box 5, Far Hills Sta.,Dayton 19, Ohio																
CENTRAL NATIONAL INS. CO. 1946	1960	16,630,071	12,620,239	...	4,009,832	339,155	30,791	299,911	250,466	111,239	131,830	...	7,397	44.4	44.0	3.0
1805 Harney St., Omaha 2, Neb.	1959	17,917,365	14,634,769	...	3,282,597	289,710	34,410	297,209	206,806	115,883	176,614	...	-85,691	56.0	59.4	-41.4
CENTRAL NATIONAL LIFE 1953	1960	7,001,562	5,105,481	...	1,896,081	1,068,798	287,992	1,844,240	1,702,194	832,950	1,079,821	...	-210,577	48.9	58.6	-12.4
1805 Harney St., Omaha 2, Neb.	1959	5,932,309	4,166,078	...	1,776,231	926,752	62,110	1,176,236	1,074,852	414,218	590,062	...	70,572	38.5	50.2	6.6
CENTRAL PLAINS INSURANCE 1953	1960	1,204,958	752,799	...	452,159	143,538	23,133	199,847	144,624	65,617	116,338	...	-37,331	45.4	58.2	-25.8
P.O. Box 1313, Hutchinson, Kansas																
CENTRAL PLAINS LIFE 1954	1960	1,113,734	486,919	...	626,815	164,342	19,658	212,937	228,447	87,349	145,058	...	-3,960	38.2	68.1	-1.7
100 S.Walnut St., Hutchinson, Kansas	1959	1,007,491	497,288	...	510,203	179,852	15,015	244,376	205,257	64,597	144,773	...	-4,113	31.5	59.2	-2.0
CENTRAL STANDARD LIFE 1907	1960	111,042,964	93,917,105	8,023,360	17,125,860	232,953	83,944	1,653,492	1,903,498	1,170,096	801,782	...	-68,379	61.5	48.5	-3.6
211 W.Wacker Dr., Chicago, Ill.	1959	109,339,606	94,227,779	6,111,827	15,111,827	482,959	77,817	4,139,549	4,053,718	2,709,230	1,450,044	...	-105,656	66.8	35.0	-2.6

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Formerly Central Life Insurance Company; named changed to above in 1960.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
CANADIAN PREMIER LIFE INS. CO.																					
1960	147,871	3,314	144,557	112,570	53,217	77.9	36.8	-14.7	208,683	124,152	59.5										15,16,21,22,28,29,30,31,36,39,
1959	96,513	...	96,513	81,573	30,588	84.5	31.7	-16.2	187,735	99,358	52.9										41,42,47,49,58.
CAPITOL LIFE INSURANCE				Licensed in Alaska, Ariz., Cal., Colo., Conn., Fla.,Hawaii,Idaho,Ill.,Ind.,Iowa,Kans.,Ky.,La.,Md.,Mich.,Minn.,Miss.,Mo.,Neb.,Nev.,N.M.,Okla.,Ore.,Pa.,Tenn.,Tex.,Utah,Va.,Wash.,W.Va.,Wis.,Wyo.																
1960	2,162,269	...	2,162,269	1,151,215	500,325	53.2	23.1	23.7	8,717	8,719	100.0	13,935	8,277	59.4	1,478	2,039	138.0	83,616	54,462	65.1	1,3,4,12,15,21,29,30,36,37,40,43
1959	2,477,179	...	2,477,179	1,264,071	533,040	51.0	21.5	27.5	9,135	2,922	32.0	17,299	13,326	77.0	1,862	1,422	76.4	91,195	51,539	56.5	44,45,46
CAROLINA, CENTRAL LIFE INS. CO.				Licensed in North Carolina & Virginia.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,486,005	563,197	37.9	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	990,255	364,004	36.8	...	...	...	
CAROLINA HOME LIFE				Licensed in Ala., Ark., Fla., Ga., Iowa, Ky., Md., Miss., N.C., S.C., Tenn., Va., W.Va. & Puerto Rico.																	
1960	854,153	...	854,153	422,742	390,662	49.5	45.7	4.8	9,932	6,048	60.9	33,076	16,002	48.4	...	...	...	558,176	337,985	60.6	3,4,9,10,11,13,18,19,20,21,24,25,
1959	717,193	...	717,193	530,760	371,461	74.0	51.8	-25.8	42,863	7,923	18.5	29,155	9,895	34.0	...	...	...	494,343	275,624	55.8	26,29,30,31,36,37,38,39,40,41,42, 43,44,45,46,47,54
CAVALIER LIFE				Licensed in D.C. & all States, except Alaska, Hawaii and N.Y.																	
1960	798,967	...	798,967	577,251	41,926	72.2	5.2	22.5	...	...	...	...	...	...	...	...	...	5	4	80.0	
1959	672,593	...	672,593	525,006	35,447	78.1	5.2	16.7	...	...	...	...	...	...	...	...	...	...	...	...	
CELINA MUTUAL INSURANCE				Licensed in D. of C., Colo., Ill., Ind., Ky., Md., Mich., Ohio, Pa., Kans., Va. & W. Va.																	
1960	...	...	...	...	...	...	...	...	2,921	...	...	17,520	3,678	20.9	...	...	...	109,416	68,514	62.6	
CENTRAL ASSURANCE COMPANY				Licensed in Ohio, Ind., Va.																	
1960	26,651	...	26,651	18,362	16,473	68.9	61.8	-30.7	2,818	255	9.0	43,581	12,146	27.9	180	224	124.4	118,242	65,070	55.0	
CENTRAL NATIONAL INSURANCE																					
1960	42,872	...	42,872	47,091	3,219	109.8	7.5	-17.3	...	...	...	207,594	64,148	30.9	...	...	...	...	...	...	
1959	48,648	...	48,648	49,289	3,656	101.3	7.6	-8.9	...	...	...	158,158	66,594	42.1	...	...	...	...	...	...	
CENTRAL NATIONAL LIFE				Licensed in Alaska, D. of C. and all States, except Hawaii, Mass., N.Y., R.I., Vt.																	
1960	404,589	...	404,589	284,424	279,950	70.3	69.1	-39.4	3,160	1,589	50.3	583,252	188,839	32.4	654,693	358,200	54.7	56,500	-102	-.2	1,3,14,40,55
1959	135,000	...	135,000	49,025	145,931	36.3	108.1	-44.4	1,904	2,000	105.0	931,130	358,098	38.5	3,150	2,700	85.7	3,668	2,395	65.3	
CENTRAL PLAINS INSURANCE				Licensed in Ariz., Colo., Iowa, Kans., Mo., Nebr., N.M., Okla., Texas, Utah, Wyo.																	
1960	144,624	...	144,624	65,617	116,338	45.4	80.5	-25.9	...	...	...	...	...	...	...	...	...	...	...	...	
CENTRAL PLAINS LIFE				Licensed in Ariz., Colo., Kans., Mo., N.M., Okla., Texas, Utah & Wyo.																	
1960	228,447	...	228,447	87,349	145,058	38.2	63.5	-1.7	...	...	...	...	...	...	...	...	...	...	...	...	13, 40
1959	205,257	...	205,257	64,597	144,773	31.5	70.5	2.0	...	...	...	...	...	...	...	...	...	...	...	...	
CENTRAL STANDARD LIFE				Licensed in Ariz.,Calif.,Colo.,Fla.,Ill.,Iowa,Kans.,Md.,Mich.,Minn.,Mo.,Mont.,Nebr.,Nev.,N.C.,N.D.,Ohio,Okla.,Ore.,Pa.,S.D.,Tex.,Utah,Va.,Wash.,Wisc. & D. of C., Imd.																
1960	268,230	...	268,230	244,807	77,821	91.3	29.0	-20.3	148,666	51,869	34.9	634,930	321,783	50.7	8,901	7,788	87.5	842,770	543,849	64.5	3,5,7,8,10,14,15,17,18,19,20,21,
1959	326,286	...	326,286	290,731	81,559	89.1	25.0	-14.1	310,970	159,751	51.4	802,941	324,711	40.4	5,183	1,666	32.1	2,608,338	1,932,472	74.1	23,24,25,26,28,29,30,31,36,38, 39,43,44,47,54,57,58

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
CENTRAL STATES HEALTH & LIFE 1932 540 S. 18th St., Omaha, Nebr.	1960	3,484,884	2,382,066	...	1,102,818	513,180	277,522	2,878,754	2,985,901	1,457,799	1,360,562	...	167,540	48.8	47.3	5.6
	1959	3,360,741	2,357,037	...	1,003,705	620,327	193,365	2,607,233	2,540,560	1,184,045	1,298,085	...	58,430	46.6	49.8	2.3
CENTURY LIFE INS. CO. Century Life Bldg., Fort Worth, Texas	1960	17,818,138	16,753,761	...	1,064,377	266,047	56,591	535,018	503,321	121,347	231,135	...	150,838	24.1	43.2	30.0
	1959	16,399,800	15,148,542	...	1,251,258	U	U	468,701	449,217	98,111	240,310	...	110,796	21.8	51.3	24.7
CHARLOTTE LIBERTY MUTUAL INS. CO. 125 E. Fourth St., Charlotte 2, N.C.	1960	2,383,572	1,688,029	30,000	695,543	...	60,000	1,291,771	1,291,771	473,479	784,919	...	33,372	36.7	60.8	2.6
	1959	1,972,435	1,352,022	...	620,413	...	U	1,433,431	1,433,431	505,728	U	...	U	35.3	...	...
CHARTER NATIONAL LIFE 138 N. Meramec Ave., St. Louis, Mo.	1960	2,346,915	1,023,899	...	1,323,016	237,836	11,689	829,799	906,764	185,355	512,824	...	208,585	20.4	61.8	23.0
	1959	2,111,358	1,064,648	...	1,046,711	314,811	17,861	1,281,750	1,072,760	119,915	796,783	...	156,062	11.2	62.2	14.5
CHEROKEE CREDIT LIFE INS. CO. 701-7 Persons Bldg., Macon, Ga.	1960	976,644	814,960	...	161,684	224,636	10,677	716,103	669,713	133,906	485,914	...	49,892	20.0	67.9	7.4
CHEROKEE LIFE INS. CO. 4112 Hillsboro Rd., Nashville, Tenn.	1960	11,552,129	8,188,627	200,000	3,363,503	2,300	...	102,987	101,508	17,500	65,298	...	18,709	17.2	63.4	18.4
	1959	10,694,612	7,560,192	200,000	3,134,420	U	U	94,127	94,665	11,750	64,226	...	18,689	12.4	68.2	19.7
CITIZENS CASUALTY CO. 1928 33 Maiden Lane, New York 38, N.Y.	1960	12,569,263	10,168,272	...	2,400,990	10,293	5,469	52,708	59,899	29,890	25,855	...	4,154	49.9	49.1	6.9
CITIZENS HOME INS. CO. INC. 2601 Floyd Ave., Richmond, Va.	1960	4,797,152	3,644,069	7,500	1,153,083	...	32,143	1,096,900	1,094,890	388,166	635,851	...	70,873	35.5	58.0	6.5
	1959	4,363,097	3,338,685	7,500	1,024,412	U	U	1,065,720	1,065,720	326,106	645,285	...	94,329	30.6	60.5	8.9
CITIZENS LIFE AND CAS. INS. CO. 639 S. Spring St., Los Angeles 55, Cal.	1960	1,886,288	1,082,081	...	804,208	60,336	6,027	103,417	57,721	14,908	65,226	...	-22,413	25.8	63.1	-38.8
	1959	1,498,213	645,505	...	852,708	U	U	17,501	2,861	125	10,912	...	-8,176	4.4	62.4	-285.8
COASTAL STATES LIFE INS. CO. Box 7037, Atlanta, Ga.	1960	37,217,665	34,619,374	...	2,598,291	140,538	295,000	2,800,022	2,783,507	2,497,636	899,148	...	-613,278	89.7	32.1	-22.0
	1959	33,564,970	30,791,876	...	2,773,094	124,023	274,372	2,484,054	2,455,661	2,318,478	814,553	...	-677,370	94.4	32.8	-27.6
COLEMAN LIFE INSURANCE CO. 516 Commercial Ave., Coleman, Texas	1960	623,079	542,221	...	80,858	10,518	6,450	133,889	134,318	72,215	44,544	...	17,558	53.8	33.3	13.1
	1959	602,885	547,619	...	55,266	U	U	81,247	72,412	42,839	31,317	...	-1,744	59.2	38.5	- 2.4
COLONIAL LIFE & ACCIDENT 1939 1612 Marion St., Columbia, S.C.	1960	7,029,990	2,650,395	...	4,379,595	794,167	1,244,493	4,716,669	4,663,317	1,922,806	2,134,886	...	605,626	41.2	45.3	13.0
	1959	6,425,243	2,441,853	...	3,983,390	740,815	1,077,986	4,379,898	4,320,475	1,895,501	1,795,630	...	629,343	43.9	41.0	14.6

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
CENTRAL STATES HEALTH & LIFE				Licensed in Ariz., Ark., Colo., Idaho, Ind., Iowa, Minn., Mont., Mo., Neb., Nev., N.D., Okla., Ore., S.D., Texas, Utah, Wash., Wyo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	658,885	351,828	53.4	...	...	...	2,327,016	1,105,971	47.5	4,7,8,13,14,15,16,18,20,24,26,
1959	9,315	...	9,315	9,191	3,168	98.7	34.0	-32.7	...	...	...	831,790	340,386	40.9	...	...	...	1,699,455	834,468	49.1	40,52,53
CENTURY LIFE INS. CO.				Licensed in Ala., Alaska, Ariz., Ark., Colo., Idaho, La., Nev., N.M., Okla., Ore., Texas, Wash.																	
1960	...	...	...	...	...	...	...	...	...	...	...	503,321	121,347	24.1	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	449,217	98,111	21.8	...	...	...	...	...	...	
CHARLOTTE LIBERTY MUTUAL INS. CO.				Licensed in North Carolina only.																	
1960	1,291,771	...	1,291,771	473,479	784,919	36.7	60.8	2.5	...	...	...	...	...	...	...	...	...	...	...	...	
1959	1,433,431	...	1,433,431	505,728	U	35.3	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
CHARTER NATIONAL LIFE				Licensed in Ark., Fla., Ga., Ind., Ky., La., Mo., N.C., Okla., Tenn., Tex. and Va.																	
1960	18,811	...	18,811	12,623	2,264	67.1	12.0	20.9	...	...	...	887,953	172,732	19.5	...	...	...	...	...	...	
1959	13,204	...	13,204	12,842	5,336	97.3	40.4	-37.7	...	...	...	1,059,556	107,073	10.1	...	...	...	...	...	...	
CHEROKEE CREDIT LIFE INS. CO.				Licensed in Ga. & S.C.																	
1960	13,334	...	13,334	6,423	6,978	48.2	52.3	-.5	...	...	...	656,379	127,483	19.4	...	...	...	...	...	...	
CHEROKEE LIFE INS. CO.				Licensed in Tenn., Ga., Ark.																	
1960	...	...	...	...	...	...	...	...	101,508	17,500	17.2	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	94,665	11,750	12.4	...	...	...	...	...	...	...	...	...	
CITIZENS CASUALTY CO.				Licensed in territory of Puerto Rico, D. of C., and all states except Hawaii.																	
1960	50,747	...	50,747	28,732	20,363	56.6	40.1	3.3	8,538	1,158	13.6	614	...	...	...	...	...	...	...	...	
CITIZENS HOME INS. CO. INC.				Licensed in Virginia only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	247,058	112,805	45.7	...	...	...	847,832	275,361	32.5	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	T1,065,720	T326,106	30.6	
CITIZENS LIFE AND CAS. INS. CO.				Licensed in Calif., Nev., Wash.																	
1960	...	...	...	...	...	...	...	...	...	...	...	57,721	14,908	25.8	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	2,861	125	4.4	...	...	...	...	...	...	
COASTAL STATES LIFE INS. CO.				Licensed in Ala., Ariz., Ark., Fla., Ga., Ky., La., Miss., N.C., Ore., Okla., S.C., Tenn., Texas, Utah, W.Va., Wash.																	
1960	1,800,265	...	1,800,265	1,824,185	372,086	101.3	20.7	-22.0	...	...	...	35,643	34,307	96.3	...	...	...	947,599	639,144	67.4	
1959	1,665,693	...	1,665,693	1,899,353	331,237	114.0	19.9	-33.9	8	...	...	84,535	52,589	62.2	...	...	...	705,433	366,536	52.0	
COLEMAN LIFE INSURANCE CO.				Licensed in Texas only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	134,318	72,215	53.8	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	72,412	42,839	59.2	
COLONIAL LIFE & ACCIDENT				Licensed in Ala., Del., Fla., Ga., Ind., Iowa, Ky., La., Md., Miss., Mo., Neb., N.C., N.J., Okla., Pa., S.C., Tenn., Texas, Va., W.Va., Ark.																	
1960	2,308,356	...	2,308,356	976,267	1,096,266	42.3	47.5	10.2	6,723	1,111	16.5	...	...	...	2,348,238	945,428	40.3	...	...	...	1,4,9,11,18,19,20,22,29,30,31,
1959	2,068,503	...	2,068,503	915,570	923,919	44.3	44.7	11.1	6,406	3,700	57.8	...	...	...	2,245,566	976,232	43.5	...	...	...	47,56,57,58

† Less dividends to policyholders or earned income credit. T Total accident and health business. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
COLONIAL LIFE INS. CO. OF AMERICA 111 Prospect St., East Orange, N.J.	1898	1960	94,499,852	89,445,800	1,236,426	5,054,052	21,862	14,733	297,568	278,681	174,084	374,005	...	-269,468	62.5	125.7	-96.7
		1959															
COLUMBIAN MUTUAL LIFE 305 Main St., Binghamton, N.Y.	1952	1960	12,149,874	11,178,779	[illegible]	971,095	142,909	162,361	1,633,349	1,626,290	686,316	1,001,767	...	-61,792	42.2	61.3	-3.8
		1959	11,014,741	10,185,378	30	829,364	135,850	176,381	1,551,247	1,550,308	673,024	940,628	...	-63,344	43.4	60.6	-4.1
COLUMBUS MUTUAL LIFE 303 E. Broad St., Columbus 16, Ohio	1907	1960	158,837,404	140,681,025	4,100,000	18,156,379	265,045	94,902	822,244	815,475	518,123	291,787	...	5,564	63.5	35.5	.7
		1959	150,588,017	133,710,690	3,600,000	16,877,327	258,276	70,469	798,806	810,798	452,678	299,443	...	58,677	55.8	37.5	7.2
COMBINED INS. CO. OF AMER. 5050 Broadway, Chicago, Ill.	1919	1960	26,368,850	14,568,170	...	11,800,680	8,303,870	3,678,472	30,370,672	29,110,043	10,673,764	15,278,163	1,265,795	3,158,117	36.7	50.3	14.6
		1959	20,293,811	12,260,321	...	8,033,490	7,043,242	2,942,960	25,439,091	24,076,036	9,178,448	13,282,698	1,429,920	1,614,890	38.1	52.2	11.9
COMMERCE INSURANCE CO. 548 N. Lake Shore Dr., Chicago 11, Ill.	1959	1960	1,396,479	911,985	25,000	484,494	87,420	5,428	167,914	80,495	25,863	239,033	...	-184,401	32.1	142.4	-229.1
COMMERCIAL STANDARD LIFE INS. CO. 6421 Camp Bowie Blvd., Ft. Worth, Tex.	1955	1960	1,078,371	371,458	...	706,913	727	767	16,398	16,321	12,654	3,963	...	-296	77.5	24.2	-1.8
		1959	987,887	281,122	...	706,765	650	392	15,466	15,486	14,223	495	...	768	91.8	3.2	4.9
COMMERCIAL TRAV. LIFE 505 N. Ervay St., Dallas 1, Texas	1955	1960	1,098,812	991,782	51,330	107,030	172,568	29,200	818,064	786,794	292,750	475,498	...	18,547	37.2	58.1	2.4
		1959	1,009,067	802,721	53,516	206,346	141,298	49,797	709,049	745,479	313,005	335,524	...	96,950	42.0	47.3	13.0
COMMERCIAL TRAV. MUT. ACC. 70 Genesee St., Utica 2, N.Y.	1883	1960	12,521,348	5,009,[illegible]	3,247,806	7,511,420	2,048,850	2,450,040	7,460,071	7,344,733	5,481,478	2,074,820	...	-211,566	74.6	27.8	-2.9
		1959	12,499,211	4,713,893	3,541,655	7,785,318	1,933,512	2,349,772	7,412,106	7,369,769	5,611,130	1,925,568	...	-166,929	76.1	26.0	-2.3
COMMERCIAL UNION ASSUR. CO., LTD. 1 Park Ave., New York 16, N. Y.	1861	1960	46,998,180	31,389,905	62,000	15,608,274	B 782,010	B 244,663	B 1,691,141	B 1,555,904	B 727,425	B 657,851	...	B 170,628	46.8	38.9	11.0
		1959	43,940,292	29,271,905	62,000	14,668,387	B 646,769	B 344,026	B 1,735,543	B 1,617,020	B 725,223	B 697,599	...	B 194,198	44.8	40.2	12.0
COMMONWEALTH LIFE & ACCIDENT 4449 Olive St., St. Louis, Mo.	1937	1960	16,019,523	10,328,093	...	5,691,430	41,319	102,197	3,934,725	3,935,816	1,546,642	2,367,831	...	21,343	39.3	60.2	.5
		1959	14,607,917	9,430,104	...	5,177,813	42,409	92,248	3,883,913	3,881,916	1,436,758	2,302,504	...	142,654	37.0	59.3	3.7
COMMONWEALTH LIFE INS. 4th & Broadway, Louisville 2, Ky.	1904	1960	187,067,674	164,064,514	3,236,000	23,003,159	59,507	...	186,170	147,498	39,850	64,220	...	53,429	20.2	34.5	36.2
		1959	170,714,451	151,314,620	3,000,000	19,402,831	20,835	...	191,417	172,316	23,950	120,862	...	27,503	13.9	63.1	16.0
COMPANION LIFE 230 Park Ave., New York 17, N.Y.	1949	1960	8,674,080	7,139,085	155,120	1,534,995	14,462	67,707	354,801	356,059	303,993	51,763	...	303	85.4	14.6	.1
		1959	8,038,502	6,472,569	145,465	1,565,934	15,720	49,577	235,468	235,533	186,876	78,708	...	-30,052	79.3	33.4	-12.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of Commercial Union Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
COLONIAL LIFE INS. CO. OF AMERICA				Licensed in Ala., Ariz., Ark., Cal., Colo., Conn., Del., D. of C., Fla., Ga., Ill., Ind., Iowa, Ky., La., Md., Mich., Minn., Mo., Mass., Mont., Neb., N.J., N.Y., N.C., Ohio, Okla., Pa., R.I., Tenn., Va., W.Va., Wisc., Wash., Wyo., Puerto Rico.																
1960	251,712	...	251,712	165,088	239,898	65.6	95.3	-60.9	...	...	...	...	...	...	24,011	6,827	28.4	2,959	2,169	73.3	
COLUMBIAN MUTUAL LIFE				Licensed in Conn., Del., Md., N.J., N.Y., Pa.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,123,701	471,305	41.9	2,558	-915	-35.8	500,032	215,926	43.2	1,3,4,15,21,47,56
1959	...	...	...	...	...	...	...	...	...	...	...	1,079,044	434,719	40.3	5,374	2,084	38.8	465,890	236,220	50.7	
COLUMBUS MUTUAL LIFE				Licensed in Ala., Ariz., Calif., Del., D. of C., Fla., Ga., Ill., Ind., Iowa, Kans., Ky., Md., Mich., N.J., Ohio, Pa., Texas, Va., W.Va., N.C.																	
1960	...	...	...	...	...	...	...	...	815,826	520,003	63.7	...	...	...	...	...	...	-351	-1,880		9,11,12,15,16,21,22
1959	...	...	...	...	...	...	...	...	767,014	431,298	56.2	...	...	...	...	...	...	43,784	21,380	48.8	
COMBINED INS. CO. OF AMERICA				Licensed in D.C., Australia, Canada, Guam, Puerto Rico, and All States, except Calif., Conn., Mass., N.J., N.Y., Wisc.																	
1960	...	...	...	...	...	...	...	...	24,263,844	8,302,801	34.2	2,023,551	840,282	41.5	5,638	2,598	46.1	2,817,010	1,528,084	54.2	1,3,4,11,12,15,16,18,19,20,21,
1959	...	...	...	...	...	...	...	...	19,949,574	7,045,685	35.3	1,693,966	735,296	43.4	5,411	3,624	67.0	2,427,085	1,393,843	57.4	22,24,25,26,29,30,31,47,56,57
COMMERCE INSURANCE CO.				Licensed in Illinois only.																	
1960	400	...	400	1,283	411	320.8	102.8	-323.6	1,436	...	...	36,448	10,272	28.2	277	...	...	41,982	14,309	34.1	
COMMERCIAL STANDARD LIFE INS. CO.				Licensed in Ala., Ark., N.M., Okla., Texas.																	
1960	15,396	...	15,396	12,031	3,473	78.1	22.6	-.7	...	...	...	925	623	67.4	...	...	...	...	...	...	
1959	15,486	...	15,486	14,223	495	91.8	3.2	5.0	...	...	...	...	...	...	...	...	...	...	...	...	
COMMERCIAL TRAV. LIFE				Licensed in Texas only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	12,946	3,302	25.5	682,711	261,448	38.3	91,137	28,000	30.7	
1959	...	...	...	...	...	...	...	...	...	...	...	22,763	9,390	41.3	604,111	253,534	42.0	118,605	50,081	42.2	
COMMERCIAL TRAV. MUT. ACC.				Licensed in N.Y., Va., Canada, Ontario, Quebec.																	
1960	...	...	...	...	...	...	...	...	...	...	...	7,344,733	5,481,478	74.6	...	...	...	...	...	...	3,15,56,57
1959	...	...	...	...	...	...	...	...	...	...	...	7,369,769	5,611,130	76.1	...	...	...	...	...	...	
COMMERCIAL UNION ASSURANCE CO., LTD.				Licensed in D. of C. & in All States.																	
1960B	111,883	...	111,883	50,173	55,264	44.8	49.4	9.8	552,836	238,162	43.1	A 828,271	A 408,418	49.3	...	...	...	62,914	30,672	48.8	
1959B	31,209	...	31,209	19,694	9,232	63.1	29.6	7.3	638,961	241,312	37.8	A 892,163	A 440,642	49.4	...	...	...	54,687	23,575	43.1	
COMMONWEALTH LIFE & ACCIDENT				Licensed in Ala., Ill., Ind., Kans., La., Mo., Ohio & Texas.																	
1960	13,286	...	13,286	18,339	1,416	138.0	10.7	-48.7	...	...	...	3,922,530	1,528,303	39.0	...	...	...	...	...	...	5,7,9,15,41,46
1959	13,337	...	13,337	13,400	1,283	100.5	9.6	-10.1	...	...	...	3,868,579	1,423,358	36.8	...	...	...	...	...	...	
COMMONWEALTH LIFE INS.				Licensed in Ala., Ga., Ind., Ky., Miss., Ohio, Tenn., W.Va.																	
1960	...	...	...	...	...	...	...	...	147,498	29,850	20.2	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	172,316	23,950	13.9	...	...	...	...	...	...	...	...	...	
COMPANION LIFE				Licensed in Conn. & New York.																	
1960	303,471	...	303,471	288,598	27,779	95.1	9.2	-4.3	...	...	...	52,588	15,395	29.3	...	...	...	...	...	...	
1959	181,593	...	181,593	147,023	48,944	81.0	27.0	-7.9	...	...	...	53,940	39,853	73.9	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only. B Combined figures of Commercial Union Group.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
CONGER LIFE INS. 1944	1960	1,380,844	1,085,070	...	295,774	...	42,387	957,697	957,697	478,164	609,917	...	-130,325	49.9	63.7	-13.6
1629 N.W. 35th St., Miami 42, Fla.	1959	1,259,401	899,093	...	360,308	...	25,750	910,002	910,002	395,878	923,273	...	-409,149	43.5	101.5	45.0
CONNECTICUT GEN'L LIFE INS. 1865	1960	2,232,222,939	2,075,225,030	55,643,000	156,997,909	19,219,724	23,526,644	128,280,571	127,355,123	107,886,938	21,376,975	...	‡ -74,163	84.7	16.7	-.1
Hartford, Conn.	1959	2,083,543,626	1,936,839,270	51,124,000	146,704,356	18,294,276	19,154,975	111,217,729	109,902,677	96,245,244	19,724,080	...	‡ -1,869,250	87.6	17.7	-1.7
CONSOLIDATED MUT. INS. CO. 1927	1960	41,079,855	33,547,155	250,000	7,532,699	...	255,224	731,054	731,054	537,180	246,465	...	-52,591	73.5	33.7	-7.2
100 Clinton St., Brooklyn 1, N.Y.	1959	33,741,848	27,363,699	...	6,378,149	...	...	98,693	124,381	127,636	18,325	...	-21,600	102.6	18.6	-17.4
CONSTITUTION LIFE INS. CO. 1929	1960	25,779,457	20,458,883	...	5,320,573	2,495,736	2,408,829	15,618,118	15,644,437	9,601,983	5,986,121	457	56,332	61.3	38.3	.4
4423 W. Lawrence Ave., Chicago, Ill.	1959	23,815,431	18,619,024	...	5,196,407	2,522,054	2,043,392	15,238,325	14,996,334	9,044,859	5,457,384	226	494,092	60.3	35.8	3.3
CONSUMER LIFE INS. 1957	1960	708,231	155,803	...	552,428	...	14,749	386,736	386,736	109,568	134,309	...	142,860	28.3	34.7	36.9
Rm. 527, First Nat'l Bank Bldg., Atlanta	1959	617,505	169,372	...	448,133	...	15,406	345,183	345,183	83,062	91,237	...	170,884	24.1	26.4	49.5
CONTINENTAL AMERICAN LIFE 1952	1960	1,750,809	1,204,875	...	545,934	1,270	2,500	118,177	118,135	34,116	70,676	...	13,343	28.9	59.8	11.3
Calico Bldg., Houston 14, Texas	1959	1,553,649	1,031,633	...	522,016	1,228	3,000	130,329	130,517	40,753	67,691	...	22,074	31.2	51.9	16.9
CONTINENTAL ASSUR. CO. 1911	1960	734,401,665	660,815,244	5,311,000	73,586,422	8,738,794	6,694,200	47,451,634	46,800,773	40,189,867	6,374,890	104,773	236,016	85.9	13.4	.7
310 S. Michigan Ave., Chicago, Ill.	1959	659,240,064	592,216,832	4,900,000	67,023,232	8,087,933	5,679,715	42,572,302	41,533,975	35,453,504	5,171,512	95,969	908,960	85.4	12.1	2.4
CONTINENTAL CASUALTY 1897	1960	527,515,650	293,127,381	92,945,947	234,388,269	45,011,367	56,788,067	186,112,234	183,312,315	114,943,497	53,787,295	...	14,581,523	62.7	28.9	8.0
310 S. Michigan Ave., Chicago 4, Ill.	1959	474,081,117	260,178,801	80,685,936	213,902,316	42,211,449	49,369,217	166,658,811	159,596,661	96,743,950	53,890,040	...	8,962,670	60.6	32.3	5.6
CONTINENTAL INSUR. CO. 1853	1960	1,062,640,633	261,525,302	731,194	801,115,332	A 5,282,727	A 9,260,559	A 28,540,406	A 27,985,892	A 15,458,074	A11,576,650	...	A 951,168	55.2	40.6	3.4
80 Maiden Lane, New York, N.Y.	1959	1,027,158,939	198,686,517	32,879,338	828,472,422	A 4,728,213	A 8,617,027	A 23,920,889	A 23,991,717	A14,601,639	A 7,983,038	...	A 1,407,040	60.9	33.4	5.9
CONTINENTAL L. & A. 1940	1960	3,575,064	2,919,984	...	655,079	216,885	98,975	1,174,477	1,056,832	755,902	304,634	...	-3,703	71.5	25.9	-.4
P.O. Box 1599, Boise, Idaho	1959	2,959,371	2,363,112	15,000	596,260	99,241	52,688	734,087	697,358	515,724	200,413	...	-18,778	74.0	27.3	-2.7
CONTINENTAL LIFE 1948	1960	5,549,782	4,054,292	49,570	1,495,490	39,745	7,647	133,800	143,079	26,760	49,265	...	67,054	18.7	36.8	46.9
Continental Life Bldg., Ft. Worth 2, Tex.	1959	5,152,437	3,590,013	51,720	1,562,424	49,023	12,541	181,161	209,388	42,056	63,436	...	103,896	20.1	35.0	49.6
CONTINENTAL SERVICE L. & H. 1942	1960	1,815,707	1,175,456	...	640,251	...	119,259	2,660,557	2,660,557	2,492,625	362,677	...	-194,745	93.7	13.6	-7.3
5353 Florida St., Baton Rouge, La.	1959	1,513,160	920,408	...	592,752	...	90,000	2,007,768	2,007,768	1,715,884	339,065	...	-47,181	85.5	16.9	-2.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Combined figures of the America Fore Loyalty Group.
‡ Includes $1,834,627 gain from transfers under group package policies in 1960 and $4,197,396 gain from group package transfers and change in special reserves in 1959.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
CONGER LIFE INS.				Licensed in Ala., Fla., La., Miss.																	
1960	18,505	...	18,505	24,226	4,196	130.9	22.7	-53.6	...	...	...	156,812	120,457	76.8	...	...	...	782,379	333,482	42.6	
1959	14,058	...	14,058	11,605	11,634	82.6	82.8	-65.4	...	...	...	85,304	81,830	95.9	...	...	...	810,640	302,443	37.3	
CONNECTICUT GENERAL LIFE INS.				Licensed in all States, D. of C., Puerto Rico, Canada & Province of Alta., Ont., & Que.																	
1960	119,404,218	...	119,404,218	104,334,646	16,266,496	87.4	13.6	.5	2,705,915	1,453,292	53.7	2,837,752	955,140	33.7	389,480	40,722	10.5	2,017,759	1,103,138	54.7	1,3,15,17,21,23,29,30,32,33,34,
1959	102,774,821	...	102,774,821	93,510,517	14,850,263	91.0	14.4	-1.5	2,815,968	1,151,991	40.9	2,332,906	609,691	26.1	434,739	92,927	21.4	1,544,243	880,118	57.0	36,37,38,41,42,43,44,45,46,51
CONSOLIDATED MUTUAL INS. CO.				Licensed in D. of C. and all states except Alaska, Ariz., Ark., Colo., Hawaii, Kans., Mont., N.M., N.D., Okla., Oreg., S.D., Texas, Utah and Wyo.																	
1960	731,054	...	731,054	537,180	246,465	73.5	33.7	-7.2	...	...	...	...	...	...	...	...	...	...	...	...	34
1959	124,361	...	124,361	127,636	18,325	102.6	14.8	-17.4	...	...	...	...	...	...	...	...	...	...	...	...	
CONSTITUTION LIFE INS. CO.				Licensed in all states except Ala., Alaska, Ark., Ga., Hawaii, Miss., N.J., N.Y., R.I., S.C., S.D., Vt.																	
1960	2,316,535	...	2,316,535	1,996,112	355,273	86.2	15.3	-1.5	24,619	19,886	80.8	3,861,883	2,572,738	66.6	369,574	77,473	21.0	9,071,825	4,935,774	54.4	2,3,4,7,8,13,15,16,17,18,19,20,
1959	2,186,464	...	2,186,464	2,315,817	275,637	105.9	12.6	-18.5	69,372	27,589	39.8	4,031,032	2,344,649	58.2	377,438	123,615	32.8	8,332,028	4,233,189	50.8	21,23,24,25,26,29,35,36,40,41, 42,43,44,48,49
CONSUMER LIFE INS.				Licensed in Ariz. & Ga.																	
1960	...	...	...	...	...	...	...	...	...	...	...	386,736	109,568	28.3	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	345,183	83,062	24.1	...	...	...	...	...	...	
CONTINENTAL AMERICAN LIFE				Licensed in Texas.																	
1960	256	...	256	...	229	...	89.5	10.5	...	...	...	88,409	25,587	28.9	...	...	...	29,470	8,529	28.9	
1959	...	...	...	...	...	...	...	...	...	...	...	97,888	30,565	31.2	...	...	...	32,628	10,188	31.2	
CONTINENTAL ASSURANCE CO.				Licensed in Puerto Rico, D. of C. & all states and provinces of Canada except Nfld. & P.E.I.																	
1960	44,455,889	...	44,455,889	39,327,944	5,[illegible]9,487	88.5	11.8	-.3	69,419	44,289	63.8	733	...	...	1,410,725	197,734	14.0	864,008	619,901	71.7	1,2,12,15,17,23,29,32,33,34,36,
1959	39,816,280	...	39,816,280	35,099,230	4,382,044	88.2	11.0	.8	...	...	...	906	...	...	1,274,098	30,781	2.4	442,691	323,493	73.1	38,40,41,42,43,44,45,46,57
CONTINENTAL CASUALTY				Licensed in all states, D. of C., Virgin Islands, Panama Canal Zone, Puerto Rico, Dom. of Canada.																	
1960	94,049,852	...	94,049,852	68,876,079	17,538,825	73.2	18.7	8.1	11,801,525	4,890,348	41.4	46,103,521	26,160,354	56.7	2,220,960	502,925	22.6	29,136,457	14,513,791	49.8	3,4,6,7,8,9,10,11,13,14,15,16,17,
1959	81,007,959	...	81,007,959	58,675,530	18,786,347	72.4	23.2	4.4	12,586,471	5,587,387	44.4	28,465,332	13,569,526	47.7	845,919	299,839	35.4	36,690,979	18,611,668	50.7	18,19,20,21,22,23,24,25,26,27,28, 29,30,31,32,33,34,35,36,37,38,39, 40,41,42,43,44,45,46,47,48,49,50, 51,52,53,54,55,56,57,58
CONTINENTAL INSUR. CO.				Licensed in all states, Canada & Canal Zone, also Argentina, Bolivia, Ecuador, Indonesia, Japan, Philippines, & Venezuela thru the American Foreign Ins. Assoc.																	
1960A	19,093,356	...	19,093,356	11,798,937	5,901,490	61.8	30.9	7.3	6,068,909	2,161,018	35.6	1,231,412	641,938	52.1	...	...	...	1,592,215	856,181	53.8	
1959A	17,847,803	...	17,847,803	11,890,236	5,189,921	66.6	29.1	4.3	3,179,454	1,090,215	34.3	1,243,200	625,165	50.3	...	...	...	1,721,260	996,023	57.9	
CONTINENTAL L. & A.				Licensed in Colo., Idaho, Nev., Oregon, Utah, Wash.																	
1960	788,925	...	788,925	604,742	186,359	76.7	23.6	-.3	7,429	8,577	115.5	17,004	9,445	55.5	...	...	...	243,473	133,136	54.7	4,13,15,16,18,19,20,21,22,24,25,
1959	492,904	...	492,904	406,038	125,261	82.4	25.4	-7.8	8,505	3,048	35.8	15,994	16,558	103.5	...	...	...	179,955	90,081	50.1	26,27,29,30,31,35,36,40,41,47,48, 49,53,58
CONTINENTAL LIFE				Licensed in Ala., Ariz., Ark., Colo., Fla., Ga., Iowa, La., Miss., Mont., Nev., N.M., N.D., Ore., S.D. Utah, Wash., Wyo., Texas and Hawaii.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	143,079	26,760	18.7	3,4,7,8,10,15,21
1959	8,478	...	8,478	6,812	...	80.3	...	19.7	...	...	...	...	...	...	...	...	...	200,910	35,244	17.6	
CONTINENTAL SERVICE L. & H.				Licensed in La.																	
1960	2,232,447	...	2,232,447	2,188,873	304,295	98.0	13.6	-11.6	...	...	...	428,110	303,753	71.0	...	...	...	...	...	...	10,15,16,17,21,22,29,36,38,39,40,
1959	1,775,330	...	1,775,330	1,544,823	295,738	87.0	16.7	-3.7	...	...	...	232,439	171,060	73.6	...	...	...	...	...	...	41,42,43,44,45,46,47

† Less dividends to policyholders or earned income credit. A Combined figures of the America Fore Loyalty Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
COSMOPOLITAN MUT. INS. CO. 1923 10 Columbus Circle, New York 19, N.Y.	1960	39,625,085	32,065,210	950,000	7,559,875	96	355,466	876,020	855,924	660,091	255,131	155,019	-59,298	77.1	29.1	9.5
	1959	33,251,430	26,488,180	950,000	6,763,250	5,000	270,063	716,900	741,900	437,862	203,064	83,934	100,974	59.0	28.3	22.4
COTTON STATES LIFE & HEALTH 1955 3348 Peachtree Rd.,N.E., Atlanta 1, Ga.	1960	1,041,327	607,894	...	433,433	5,346	22,522	267,346	265,670	293,536	64,347	...	-92,213	110.5	24.1	-34.7
COUNTRY LIFE 1928 43 E. Ohio St., Chicago 11, Ill.	1960	198,108,621	179,239,941	...	18,868,680	245,036	56,360	785,391	784,944	376,139	321,355	31,826	87,450	47.9	40.9	15.2
	1959	181,102,450	163,089,531	...	18,012,919	244,589	50,523	765,344	742,571	353,467	307,256	49,253	81,848	47.6	40.1	10.3
CRAFTSMAN LIFE INS. CO. 1907 851 Boylston St., Boston 16, Mass.	1960	2,881,149	1,547,545	...	1,333,604	553,772	661,400	5,323,844	5,371,981	2,930,986	2,354,946	...	86,049	54.6	44.2	1.6
	1959	2,498,338	1,458,363	...	1,039,975	601,909	614,885	5,713,576	5,621,185	3,120,983	2,493,255	...	6,946	55.5	43.6	.1
CREDIT LIFE INSURANCE CO. 1925 120 S. Limestone St., Springfield,Ohio	1960	8,529,737	6,450,044	150,850	2,079,693	1,344,509	113,600	781,892	1,192,717	920,768	675,578	...	-403,629	77.2	86.4	-33.8
CROWN LIFE INS. CO. 1900 120 Bloor St.,E., Toronto 5, Canada	1960	331,194,737	304,481,526	2,500,000	26,713,211	281,279	1,563,259	6,838,042	6,744,564	5,440,515	1,274,296	...	29,753	80.7	18.6	.4
	1959	303,053,644	279,625,346	2,000,000	23,428,298	187,801	945,570	4,693,857	4,653,868	3,822,676	898,088	...	-66,896	82.1	19.1	-1.4
CUNA MUT. INS. SOCIETY 1935 P.O. Box 391, Madison 1, Wis.	1960	34,127,262	31,025,309	...	3,101,954	86,388	53,600	285,011	253,936	257,636	102,049	...	-105,750	101.5	35.8	-41.6
	1959	29,825,694	26,507,121	...	3,318,573	55,313	19,000	157,052	116,349	85,594	44,332	...	-13,577	73.6	28.2	-11.7
DETROIT MUTUAL 1941 8855 Woodland Ave., Detroit 2, Mich.	1960	4,967,663	4,236,810	...	730,852	62,668	61,304	1,272,111	1,281,024	580,716	674,914	...	25,394	45.3	53.1	2.0
	1959	4,432,057	3,837,722	...	594,336	71,581	63,764	1,500,797	1,501,971	606,189	984,785	...	-89,002	40.4	65.6	-5.9
DIXIE LIFE & ACC. 1936 1301 Scott St., Little Rock, Ark.	1960	642,383	548,143	...	94,240	14,560	1,050	349,437	352,011	118,346	257,101	...	-23,436	33.6	73.6	-6.7
DOMESTIC L. & A. 1920 P.O. Box 747, Louisville 1, Ky.	1960	6,750,774	5,079,481	...	1,671,293	72,739	8,698	630,968	632,131	257,324	358,777	...	16,029	40.7	56.9	2.5
	1959	6,617,012	4,952,619	...	1,664,393	73,902	9,834	633,982	614,622	260,680	354,393	...	-451	42.4	55.9	-.1
DURHAM LIFE 1913 P.O. Box 1801, Raleigh, N.C.	1960	80,601,939	68,899,794	1,500,000	11,702,145	31,350	6,000	317,125	289,334	177,992	149,327	...	-37,984	61.5	47.1	-13.1
	1959	76,032,413	64,981,973	1,500,000	11,050,440	3,559	6,000	259,926	258,879	153,060	153,903	...	-48,084	59.1	59.2	-18.6
EAGLES NAT'L LIFE 1947 907 Schmidt Bldg., Cincinnati 2, Ohio	1960	1,156,817	795,908	...	360,909	18,063	2,100	111,534	110,729	59,980	76,050	...	-25,301	54.2	68.2	- 22.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
COSMOPOLITAN MUTUAL INS. CO.	Licensed in Conn., Del., Fla., Md., Me., Mass., N.H., N.J., N.Y., Pa., Vt., D. of C. and R.I.																				
1960	1,010,834	155,019	855,815	660,091	255,106	77.1	29.8	-6.9	108	...	...	...	...	...	...	...	...	...	...	...	34
1959	825,834	83,934	741,900	437,862	203,064	59.0	27.4	13.6	...	...	...	...	...	...	...	...	...	...	...	...	
COTTON STATES LIFE & HEALTH	Licensed in Fla. and Ga.																				
1960	265,670	...	265,670	293,536	64,347	110.5	24.2	-34.7	...	...	...	...	...	...	...	...	...	...	...	...	
COUNTRY LIFE	Licensed in Ill. only.																				
1960	201,639	31	201,608	134,751	52,962	66.8	26.3	6.9	417,487	191,524	45.9	30,444	8,590	28.2	...	...	...	135,404	41,274	30.5	3,7,8,10,15,16,17,23,36,38,39,41,
1959	199,674	15,287	184,387	138,504	42,842	75.1	23.2	1.7	389,635	194,079	49.8	27,857	8,956	32.1	...	...	...	140,691	11,929	8.5	42,43,44,56,58
CRAFTSMAN LIFE INS. CO.	Licensed in Colo., Conn., Del., D. of C., Fla., Ill., Ind., Iowa, Me., Md., Mass., Minn., Nebr., N.H., Ohio, Pa., R.I., S.D., Tex., Utah, Vt., W.Va., Wyo.																				
1960	128,091	...	128,091	101,494	16,957	79.2	13.2	7.6	178,755	55,697	31.2	1,713,336	813,704	47.5	9,438	5,388	57.1	3,342,361	1,954,703	58.5	2,3,4,7,8,9,10,11,14,15,16,18,19,
1959	437,516	...	437,516	419,067	98,953	95.8	22.6	-18.4	148,648	29,671	20.0	1,656,186	774,957	46.8	10,637	3,100	29.1	3,368,197	1,894,188	56.2	20,21,22,23,24,25,26,29,36,47, 51,56,57,58
CREDIT LIFE INSURANCE CO.	Licensed in all states, D. of C., Dom. of Canada and all Provinces of Canada.																				
1960	705,023	...	705,023	548,069	156,107	77.7	22.2	.1	28,406	2,308	8.1	459,288	370,392	80.6	...	...	...	...	...	...	
CROWN LIFE INS. CO.	Licensed in all states except, Ky., N.Y., Wis., also licensed in D. of C., Puerto Rico, Bahamas, Bermuda, Antigua, Aruba, Barbados, Cuba, Curacao, Dominica, Dom.Rep., Grenada, Haiti, Jamaica, Montserrat, St.Kitts, St.Lucia, St.Vincent, Trinidad, British Guiana and Great Britain.																				
1960	6,744,564	...	6,744,564	5,440,515	1,274,296	80.7	18.9	.4	...	...	...	...	...	...	...	...	...	...	...	...	2,9,30,36,37,38,41,42,43,44,45,
1959	4,653,868	...	4,653,868	3,822,676	898,088	82.1	19.3	-1.4	...	...	...	...	...	...	...	...	...	...	...	...	46
CUNA MUTUAL INS. SOCIETY	Licensed in N.Y., D. of C., Puerto Rico, Canada and all states except Md., Mass., N.J., Pa. and Wash.																				
1960	790	...	790	...	32	...	4.1	95.9	...	...	...	...	...	...	...	...	...	253,146	257,636	101.8	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	116,349	85,594	73.6	
DETROIT MUTUAL	Licensed in Fla., Ind., Ill. and Mich.																				
1960	...	...	...	...	...	...	...	...	82,910	5,325	6.4	723,791	280,958	38.8	...	...	...	474,322	294,433	62.1	3,4,5,15,16,21,22
1959	...	...	...	...	...	...	...	...	92,668	2,550	2.8	844,802	306,439	36.3	...	...	...	564,501	297,200	52.6	
DIXIE LIFE & ACC.	Licensed in Ark.																				
1960	...	...	...	...	...	...	...	...	...	...	...	352,011	118,346	33.6	...	...	...	...	...	...	
DOMESTIC L. & A.	Licensed in Ind., Ky., Ohio & Tenn.																				
1960	...	...	...	...	...	...	...	...	...	...	...	303,534	135,500	44.6	...	...	...	328,597	121,824	37.1	
1959	...	...	...	...	...	...	...	...	...	...	...	302,848	150,746	49.8	...	...	...	311,775	109,934	35.3	
DURHAM LIFE	Licensed in Ga., N.C., S.C. and Va.																				
1960	38,361	...	38,361	36,667	247	95.6	.6	3.8	184,908	67,550	36.5	...	...	...	66,065	73,775	111.7	...	...	...	
1959	11,158	...	11,158	36,264	757	325.0	6.8	-231.8	178,628	45,625	25.5	...	...	...	69,092	71,170	103.0	...	...	...	
EAGLES NAT'L LIFE	Licensed in Ind., Ky., Minn., Mo., Mont., Ohio, Ore., Pa., Wash., W.Va., & Wisc.																				
1960	...	...	...	...	...	...	...	...	...	...	...	23,839	13,430	56.3	...	...	...	86,890	46,550	53.6	

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
EAST COAST LIFE INSURANCE 1953	1960	1,191,658	173,158	...	1,018,500	6	23,033	427,442	427,629	85,786	204,857	...	136,986	20.1	47.9	32.0
P.O. Box 566, Columbia, S.C.	1959	1,210,445	184,818	...	1,025,627	193	21,304	491,416	525,675	102,376	243,766	...	179,534	19.5	49.6	34.2
EDUCATORS MUT. LIFE INSURANCE 1940	1960	6,403,729	4,788,908	...	1,614,821	2,289,795	266,113	7,355,690	7,233,650	4,868,257	2,314,543	...	50,850	67.3	31.5	.7
415 N.Duke St.,Lancaster, Pa.	1959	5,643,924	3,864,122	...	1,779,802	2,167,755	166,073	6,637,048	6,467,503	4,028,622	2,286,328	...	152,554	62.3	34.4	2.4
EMPIRE L. & A. INSURANCE CO. 1922	1960	25,920,285	21,796,718	...	4,123,567	2,581	1,859	146,611	146,908	78,411	52,533	...	15,964	53.4	35.8	10.9
2801 N.Meridian St.,Indianapolis 7,Ind.	1959	24,083,828	20,245,138	...	3,838,690	2,879	1,840	155,716	155,198	71,861	54,893	...	28,444	46.3	35.3	18.3
EMPIRE MUTUAL INSURANCE 1925	1960	65,379,747	56,975,274	...	8,404,474	...	116,854	369,616	369,616	178,834	54,176	...	136,606	48.4	14.7	36.9
1990 Broadway, New York 23, N.Y.																
EMPIRE STATE MUTUAL LIFE 1886	1960	11,168,922	10,348,030	137,138	820,892	456,494	168,910	2,496,374	2,473,513	1,346,485	1,141,551	-111	-14,521	54.4	45.7	-.6
315 N.Main St.,Jamestown, N.Y.	1959	10,367,247	9,588,599	128,665	778,647	433,634	158,867	2,487,441	2,423,050	1,283,005	1,142,137	502	-1,590	53.0	45.9	-.1
EMPLOYEES MUT. BENEFIT ASSN. 1925	1960	1,834,608	789,896	...	1,044,712	7,695	6,299	186,245	186,909	133,220	57,888	...	-4,199	71.3	31.1	-2.2
1457 Grand Ave.,St.Paul 5,Minn.	1959	1,590,452	447,027	...	1,143,425	8,360	16,500	198,780	200,282	135,550	55,057	...	9,675	67.7	17.6	4.8
EMPLOYERS CASUALTY CO. 1920	1960	33,664,885	25,229,932	2,886,000	8,434,953	46,672	116,164	1,574,494	1,574,494	1,146,007	371,720	...	56,767	72.8	23.6	3.6
Employers Ins.Bldg.,Dallas,Texas	1959	32,151,094	24,165,072	3,081,000	7,986,022	46,672	114,946	1,609,494	1,608,285	1,225,132	30,093	11,137	53,060	76.2	20.5	3.3
EMPLOYERS FIRE INSURANCE CO. 1921	1960	41,764,007	27,446,277	8,567,730	14,317,730	25,568	25,014	81,515	79,982	47,574	40,368	...	-7,960	59.5	49.5	-10.0
110 Milk St., Boston 7, Mass.	1959	38,112,544	24,678,098	7,684,446	13,434,446	24,035	15,913	63,903	60,926	25,209	30,003	...	5,714	41.4	47.0	9.4
EMPLOYERS' LIAB.ASSUR., LTD. 1880	1960	176,785,137	130,434,927	28,850,211	46,350,210	649,726	524,431	2,223,434	2,221,604	1,293,484	841,294	...	86,826	58.2	37.8	3.9
110 Milk St., Boston 7, Mass.	1959	163,143,049	119,324,378	26,318,671	43,818,671	647,895	509,227	1,995,470	1,792,177	914,092	795,216	...	82,869	51.0	39.9	4.6
EMPLOYERS' LIFE INS. 1958	1960	5,038,110	530,427	1,507,683	4,507,683	7,447	1,100	20,011	14,309	2,930	29,737	...	-18,358	20.5	148.6	-128.3
110 Milk St., Boston, Mass.	1959	4,244,643	148,088	2,096,554	4,096,554	1,745	7,447	2,692	947	100	9,618	...	-8,771	10.6	357.3	-926.2
EMPLOYERS MUT. CAS. CO. 1911	1960	55,470,263	41,621,785	2,500,000	13,848,477	286,831	140,188	459,512	483,624	124,229	190,527	...	168,869	25.7	41.5	34.9
210 Seventh St.,Des Moines 7, Iowa	1959	52,083,851	38,794,814	2,500,000	13,289,037	310,943	222,621	509,718	512,190	369,935	240,468	...	-98,213	72.2	47.1	-19.2
EMPLOYERS MUT. LIAB. INSUR. CO. 1911	1960	265,199,315	213,374,929	19,990,043	51,824,386	721,518	3,468,000	12,525,876	12,446,530	9,787,853	1,825,239	U	833,438	78.6	14.6	6.7
407 Grant St., Wausau, Wisc.	1959	246,404,751	196,775,072	20,879,518	49,629,679	642,172	3,531,000	11,152,423	11,067,476	9,717,206	1,805,083	236,900	-454,813	87.8	16.2	-2.0

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
EAST COAST LIFE INSURANCE				Licensed in S.C. only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	427,629	85,786	20.1	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	525,675	102,376	19.5	...	...	...	
EDUCATORS MUT. LIFE INS.				Licensed in Ala.,Conn.,Del.,D. of C.,Fla.,Ga.,Ky.,Md.,Mich.,N.J.,N.C.,Ohio,Pa.,S.C.,Tenn.,Va. & W. Va.																	
1960	5,933,073	...	5,933,073	4,094,016	1,783,077	69.0	30.1	.9	18,968	73,971	389.9	371,023	201,605	54.3	546,069	281,912	51.6	364,518	216,753	59.5	1,2,3,4,15,16,17,18,19,20,21,22,
1959	5,057,208	...	5,057,208	3,225,402	1,751,431	63.8	34.6	1.6	18,452	6,460	35.0	384,714	255,015	66.3	601,987	299,644	49.8	405,142	242,101	59.8	23,24,25,26,28,29,30,31,35,36, 39,41,42,43,44,45,46,47,48,49, 50,57,58.
EMPIRE L. & A. INS. CO.				Licensed in Indiana only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	146,908	78,411	53.4	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	155,198	71,861	46.3	...	...	...	...	...	...	
EMPIRE MUTUAL INSURANCE				Licensed in N.Y.,N.J.,Fla.,Conn.,Del.,Md.,Mass.,Me.,N.H.,N.C., Vt. & Va.																	
1960	369,616	...	369,616	178,834	54,176	48.4	14.7	36.9	...	...	...	...	...	...	...	...	...	...	...	...	
EMPIRE STATE MUTUAL LIFE				Licensed in Col.,Del.,D. of C.,Fla.,Iowa,La.,Md.,Mont.,Nev.,N.J.,N.Y.,N.C.,Ohio,Ore.,Pa.,R.I.,S.D.,Vt., Va., Wash.																	
1960	275,839	111	275,950	224,310	69,038	81.3	25.0	-6.3	...	...	...	1,223,316	614,049	50.2	...	...	...	974,248	508,126	52.2	
1959	221,380	502	220,878	159,922	59,236	72.4	26.8	1.0	...	...	...	1,259,947	648,075	51.4	...	...	...	942,225	475,008	50.4	
EMPLOYEES MUT. BENEFIT ASSN. OF ST. PAUL				Licensed in Ark.,Colo.,Idaho,Ill.,Ind.,Iowa,Ky.,La.,Mich.,Minn.,Mo.,Mont.,N.M.,N.D.,Okla.,Ore.,S.D.,Tenn.,Wash.,Wisc.,Wyo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	186,909	133,220	71.3	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	200,282	135,550	67.7	...	...	...	
EMPLOYERS CASUALTY CO.				Licensed in Ala.,Ariz.,Ark.,Calif.,Colo.,Fla.,Ga.,Idaho,Ill.,Ind.,Iowa,Kans.,Ky.,La.,Minn.,Miss.,Mo.,Mont.,Nebr.,Nev.,N.Mex.,Okla.,Ore.,Pa.,Tenn.,Texas,Utah,Wash. & Wyo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	B 1,574,494	B 1,146,007	72.8	...	...	...	...	...	...	3,4,7,8,10,15,16,21,29,36,37,
1959	...	...	...	...	...	...	...	...	...	...	...	B 1,608,285	B 1,225,132	76.2	...	...	...	...	...	...	38,39,42,41,45,46
EMPLOYERS FIRE INSURANCE CO.				Licensed in All States, and the D. of C.																	
1960	19,936	...	19,936	16,609	7,767	83.3	39.0	-22.3	15,635	11,900	76.1	18,606	2,786	15.0	...	...	...	25,805	16,279	63.1	
1959	12,230	...	12,230	7,419	3,787	60.7	31.0	8.3	12,787	3,042	23.8	17,723	3,742	21.1	...	...	...	18,186	11,006	60.5	
EMPLOYERS' LIABILITY ASSURANCE CORP., LTD.				Licensed in All States, and the D. of C.																	
1960	1,421,463	...	1,421,463	1,005,490	379,701	70.7	26.7	2.6	358,412	137,771	38.4	A 234,608	A 60,175	25.6	...	...	...	207,121	90,048	43.5	3,10,14,15,16,21,22,29,34,36,
1959	977,823	...	977,823	617,186	312,151	63.1	31.9	5.0	362,[illegible]	127,657	35.2	A 252,177	A 53,744	21.3	...	...	...	199,655	115,505	57.9	41,42,45,46,48,49,51,56
EMPLOYERS' LIFE INSURANCE				Licensed in D. of C. & all States, except Kans., Mo. & N. Y.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	14,309	2,930	20.5	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	947	100	10.6	
EMPLOYERS MUT. CAS. CO.				Licensed in British Columbia, D.of C., & all States except Ala.,Conn.,Ga.,Hawaii,Ky.,La.,Me.,Mont.,Nev.,R.I.,Tenn. & Utah.																	
1960	72,284	...	72,284	38,953	30,299	53.9	41.9	4.2	149,463	40,801	27.3	...	...	...	...	...	...	261,878	44,475	17.0	10,11,39,51
1959	93,495	...	93,495	69,658	48,639	74.5	52.0	-26.5	142,472	214,649	150.7	...	...	...	...	...	...	276,223	85,628	31.0	
EMPLOYERS MUT. LIAB. INS. CO.				Licensed in All States, D. of C., Puerto Rico & Dom. of Canada																	
1960	12,446,530	U	12,446,530	9,787,853	1,825,239	78.6	14.7	6.7	...	...	...	...	...	...	...	...	...	...	...	...	15,16,29,30,32,33,34,36,37,38,
1959	11,304,376	236,900	11,067,476	9,717,206	1,805,083	87.8	16.3	-4.1	...	...	...	...	...	...	...	...	...	...	...	...	39,41,42,43,44,47,54

† Less dividends to policyholders or earned income credit. A Health only. B Figures for accident and sickness. U Unavailable

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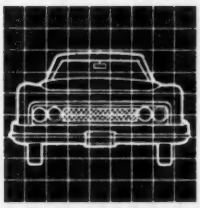

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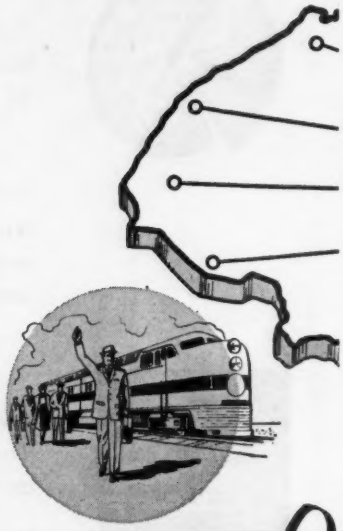

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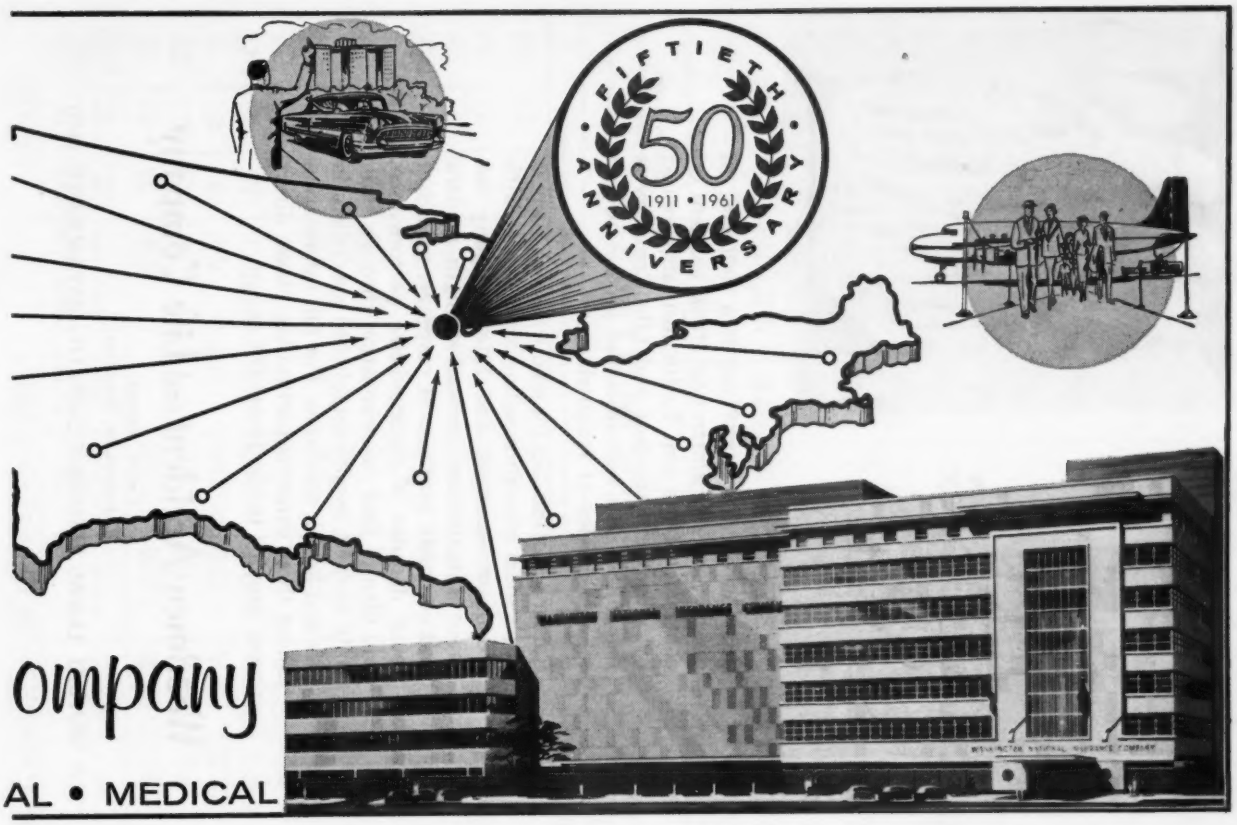
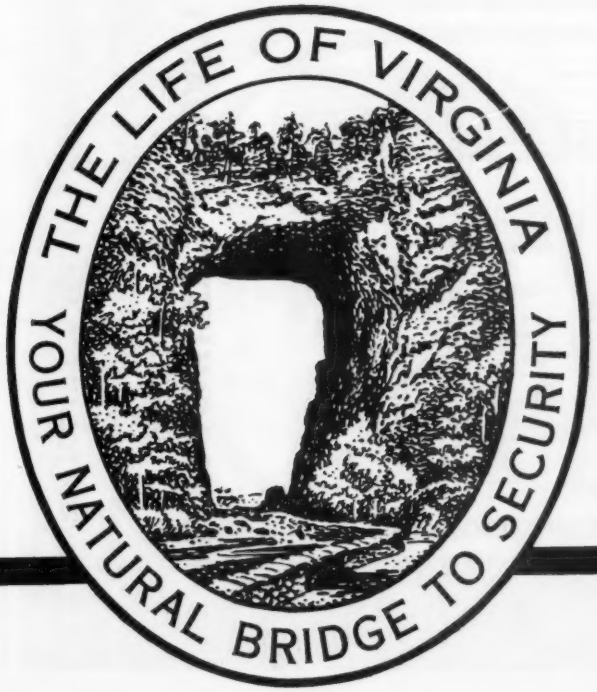
Arvin P. Trevvett, Secretary-Treasurer

Utica, N. Y.





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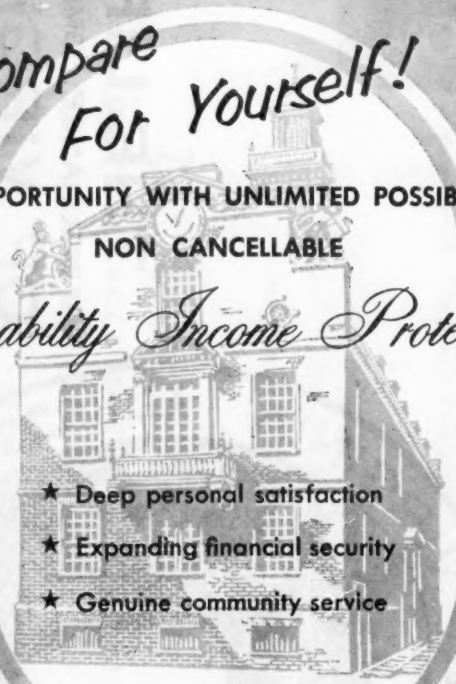

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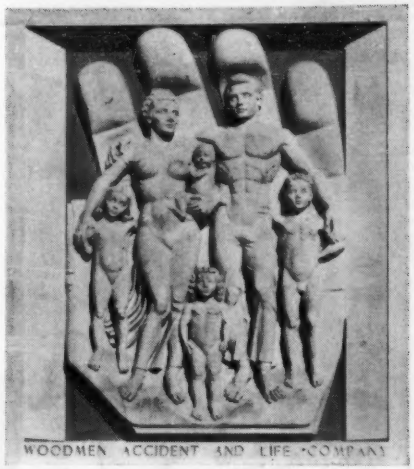

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Lincoln, Nebraska

E. J. Faulkner, President

A MUTUAL LEGAL RESERVE COMPANY—ESTABLISHED 1890

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
EMPLOYERS REINSURANCE CORP. 1914	1960	96,753,919	66,252,073	682,898	30,501,846	769,903	1,372,512	4,238,677	4,267,247	2,504,876	1,540,218	...	222,153	58.7	36.3	5.2
21 W. 10th St., Kansas City, Mo.	1959	87,557,813	63,852,394	663,555	23,705,419	798,475	961,623	3,771,312	3,657,553	2,006,337	1,445,219	...	205,997	54.9	38.3	5.6
EQUITABLE BENEFICIAL	1960	322,885	115,234	...	207,651	589	1,889	24,575	26,340	8,490	29,026	...	-11,176	32.2	118.1	-42.4
121 N. Broad St., Phila., Pa.	1959	350,593	119,778	...	230,815	2,354	2,007	24,506	22,537	7,136	27,299	...	-11,898	31.7	115.5	-52.7
EQUITABLE L & C 1935	1960	3,416,289	3,105,021	...	311,268	215,617	72,500	1,226,590	1,196,696	338,498	817,879	9,992	40,319	28.3	66.7	4.2
P.O. Box 2460, Salt Lake City, Utah	1959	3,228,224	2,967,404	...	260,820	185,723	49,500	1,035,610	1,000,480	275,534	739,688	10,451	-14,742	27.5	71.4	-.3
EQUITABLE LIFE ASSUR. SOC. 1859	1960	10,039,070,250	9,483,757,434	32,000,000	555,312,816	18,896,959	28,609,978	216,582,606	215,297,176	193,670,136	26,822,298	12,669,192	‡-893,429	90.0	12.4	3.3
393 - 7th Ave., New York, N.Y.	1959	9,663,974,087	9,141,999,732	28,950,000	521,974,355	17,611,528	27,087,451	194,775,356	193,760,763	175,996,970	25,361,156	11,205,981	-5,185,821	90.8	13.0	2.9
FAMILY LIFE INS. 1949	1960	2,221,158	1,320,256	...	900,902	...	843	99,170	99,170	21,750	62,185	...	15,236	21.9	62.7	15.4
310 Republic Bldg., Seattle 1, Wash.	1959	1,570,422	835,321	...	735,102	...	2,992	69,494	89,867	15,710	73,542	...	615	17.5	105.8	.7
FAMILY SECURITY INS. CO. 1942	1960	3,067,381	2,878,239	...	189,142	9,753	4,826	320,852	314,294	138,430	192,860	...	-16,996	44.0	60.1	-5.4
1251 Penna. Ave., Ft.Worth 4, Texas	1959	2,813,341	2,540,473	...	272,868	3,195	1,919	399,486	399,111	141,582	255,377	...	2,152	35.5	63.9	.5
FARM BUREAU LIFE 1950	1960	4,624,024	4,089,799	...	534,226	4,961	...	19,715	19,951	8,000	6,584	...	5,367	40.1	33.4	26.9
1448 W. Dunklin St., Jefferson City,Mo.	1959	3,925,671	3,422,621	...	503,050	5,198	...	20,778	20,920	3,000	6,994	...	10,926	14.3	33.7	52.2
FARMERS AUTO. INS. ASSOC. 1921	1960	7,846,600	4,747,336	...	3,099,264	2,512	1,920	5,510	5,544	5,585	4,096	...	-4,137	100.7	74.3	-74.6
34 S. Capital St., Pekin, Ill.	1959	6,846,770	4,658,609	...	2,188,160	2,546	757	5,588	5,499	3,230	2,005	...	264	58.7	35.9	4.8
FARMERS & BANKERS LIFE INS. 1910	1960	49,746,551	43,809,115	3,437,436	5,937,436	10,038	1,502	51,799	50,461	20,974	14,794	...	14,693	41.6	28.6	29.1
200 E. First St., Wichita 2, Kans.	1959	47,821,241	42,401,221	3,170,020	5,420,020	8,701	1,881	45,887	45,700	20,855	14,058	...	10,786	45.6	30.6	23.6
FARMERS MUT. AUTO. 1927	1960	39,416,160	26,815,131	...	12,601,029	112,111	97,090	639,290	605,468	427,568	213,458	...	-35,558	70.6	33.4	-5.9
3099 E. Washington Ave., Madison 1,Wisc.																
FARMERS NEW WORLD 1910	1960	47,064,670	43,446,945	...	3,617,725	25,646	86,591	460,474	434,828	370,941	37,104	...	26,783	85.3	8.1	6.2
9611 Sunset Hwy.,S.E., Mercer Is.,Wash.																
FARMERS & TRADERS LIFE INS. CO. 1912	1960	49,914,824	47,057,493	2,057,330	2,857,330	198,051	73,664	1,122,930	1,090,869	684,111	504,115	...	-97,357	62.7	44.9	-8.9
960 James St., Syracuse 1, N.Y.	1959	47,165,907	44,493,375	1,872,532	2,672,532	165,990	56,498	892,209	855,314	527,728	371,070	...	-43,484	61.7	41.6	-5.1

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $4,301,830 gain from transfers under combined group cases.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
EMPLOYERS REINSURANCE CORP.				Licensed in all states, D. of C., Dom. of Canada and provinces of Ont., and Que.																	
1960	2,189,392	...	2,189,392	1,664,517	590,539	76.0	27.0	-3.0	394,403	128,837	32.7	1,324,647	461,909	34.9	186,959	97,518	52.2	171,846	152,095	88.5	55
1959	1,767,485	...	1,767,485	1,062,031	514,210	60.1	29.1	10.8	319,245	214,363	67.1	1,278,668	585,814	45.8	156,120	96,895	62.1	136,035	47,234	34.7	
EQUITABLE BENEFICIAL				Licensed in Ind. & Pa.																	
1960	...	...	...	...	...	...	...	...	...	...	...	22,415	7,175	32.0	...	...	...	3,924	1,314	33.5	
1959	...	...	...	...	...	...	...	...	...	...	...	17,966	4,534	25.2	...	...	...	4,512	2,603	57.0	
EQUITABLE L & C				Licensed in Ariz., Colo., Hawaii, Idaho, Nev., N.M., Okla., Ore., Utah, Wash.																	
1960	...	...	...	...	...	...	...	...	4,160	825	19.8	88,244	13,788	15.6	...	...	...	1,104,293	323,885	29.3	
1959	...	...	...	...	...	...	...	...	5,979	1,387	23.2	6,986	1,816	25.9	88,341	4,041	4.6	899,174	268,291	28.8	
EQUITABLE LIFE ASSUR. SOC.				Licensed in all fifty states of the U.S., Puerto Rico and Dom. of Canada.																	
1960	225,689,823	12,669,192	213,020,631	191,786,591	25,205,798	90.0	11.8	-1.8	286	-4,798	...	107	83	77.3	17,024	297,980	...	2,259,128	1,590,281	70.4	17,23,29,30,31,32,33,34,36,37,38
1959	202,868,767	11,205,981	191,662,786	174,488,977	24,270,067	91.0	12.7	-3.7	358	798	...	107	-118	...	33,721	331,106	...	2,064,791	1,176,208	57.0	41,42,43,44,45,46
FAMILY LIFE INS.				Licensed in Ariz., Ark., Calif., Colo., Fla., Idaho, La., Minn., Mont., Nebr., Nev., N.M., Okla., Ore., S.D., Texas, Utah, Wash, Wisc. & Wyo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	99,170	21,750	21.9	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	89,867	15,710	17.5	...	...	...	...	...	...	
FAMILY SECURITY INS. CO. OF AMERICA				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	314,294	138,430	44.0	...	...	...	...	...	...	5,7,8,9,10,15,49
1959	...	...	...	...	...	...	...	...	...	...	...	399,111	141,582	35.5	...	...	...	...	...	...	
FARM BUREAU LIFE				Licensed in Missouri.																	
1960	19,951	...	19,951	8,000	6,584	40.1	33.0	26.9	...	...	...	...	...	...	...	...	...	...	...	...	
1959	20,920	...	20,920	3,000	6,994	14.3	33.4	52.3	...	...	...	...	...	...	...	...	...	...	...	...	
FARMERS AUTO. INS. ASSOC.				Licensed in Illinois only.																	
1960	...	...	...	...	...	...	...	...	5,544	5,585	100.7	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	5,499	3,230	58.7	...	...	...	...	...	...	...	...	...	
FARMERS & BANKERS LIFE INS.				Licensed in Ark., Colo., Iowa., Kan., Minn., Mo., Nebr., Okla. and Texas.																	
1960	919	...	919	...	260	...	28.3	71.7	7,066	2,160	30.6	15,583	8,138	52.2	...	...	...	26,893	10,677	39.7	
1959	210	...	210	...	...	...	...	100.0	6,521	1,014	15.5	13,211	7,433	56.3	...	...	...	25,758	12,407	48.2	
FARMERS MUT. AUTO.				Licensed in Colo., Ill., Ind., Iowa, Kans., Minn., Mo., Nebr., N.D., S.D., Wisc. & Wyo.																	
1960	96,285	...	96,285	81,444	4,072	84.6	4.2	11.2	47,600	26,580	55.9	...	...	...	21,401	1,365	6.4	440,182	318,179	72.3	
FARMERS NEW WORLD				Licensed in Ariz., Ark., Calif., Colo., Fla., Idaho, Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Mont., Nebr., Nev., N.M., N.D., Okla., Ore., S.D., Texas, Utah, Wash., Wisc. & Wyo.																	
1960	434,829	...	434,829	370,935	37,097	85.3	8.5	6.2	...	...	...	1	1	100.0	...	...	...	-1	5	-500.0	
FARMERS & TRADERS LIFE INS. CO.				Licensed in Conn., Del., D. of C., Fla., Ga., Ind., Kans., Me., Md., Mass., Mich., N.H., N.J., N.Y., N.C., Ohio, Pa., R.I., S.C., Vt. and W.Va.																	
1960	...	...	...	...	...	...	...	...	12,784	13,243	103.6	63,990	23,361	36.5	631	64	10.1	1,013,464	647,443	63.9	3,7,8,10,11,15,18,19,20,21,23,
1959	...	...	...	...	...	...	...	...	12,219	3,921	32.1	56,591	20,993	37.1	...	...	...	786,504	502,814	63.9	24,25,30,31,47,58

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
FARM FAMILY LIFE 1953 157 Delaware Ave., Delmar, N.Y.	1960	8,606,161	7,413,126	104	1,193,035	18,544	250	52,121	39,040	5,828	27,407	...	5,805	14.9	52.6	14.9
	1959	6,374,784	5,341,553	...	1,033,231	5,464	250	10,927	5,464	1,740	9,299	...	-5,575	31.8	85.1	-102.0
FARM & HOME INS. CO. 1955 3333 N. Meridian St., Indianapolis 8, Ind.	1960	1,717,805	1,292,041	...	425,765	587,591	145,131	1,234,260	1,185,040	740,967	604,739	...	-160,665	62.5	49.0	-13.6
	1959	1,505,560	999,332	...	506,227	538,371	88,444	1,235,619	1,185,979	689,213	659,368	...	-162,602	58.1	53.4	-13.7
FEDERAL INS. COMPANY 1901 90 John St., New York 38, N. Y.	1960	225,062,642	102,417,285	50,663,078	122,645,357	43,935	88,276	259,270	263,703	115,887	147,060	...	756	43.9	56.7	.3
	1959	212,098,569	96,327,663	49,995,741	115,770,906	48,368	117,883	476,733	495,629	99,958	445,330	...	-49,659	20.2	93.4	-10.0
FEDERAL L. & C. CO. 1906 Wolverine-Fed. Tower, Battle Creek, Mich.	1960	18,540,461	15,772,242	...	2,768,219	3,508,694	1,641,688	10,899,532	11,225,793	6,404,269	5,031,315	...	-209,792	57.0	46.2	-1.9
	1959	16,879,187	14,148,483	...	2,730,704	3,834,954	1,500,651	11,849,247	11,208,263	6,613,084	5,383,518	...	-788,338	59.0	45.4	-7.0
FEDERAL LIFE INS. CO. 1899 6100 N. Cicero Ave., Chicago, Ill.	1960	50,176,858	47,198,343	...	2,978,516	1,197,109	349,629	6,658,472	6,801,254	5,075,772	2,263,639	1,004	-538,158	74.6	34.0	-7.9
	1959	48,011,261	44,866,174	...	3,145,087	1,339,891	310,646	4,846,888	4,706,833	2,954,524	2,173,552	1,197	-421,242	62.8	44.8	-8.9
FEDERAL MUTUAL INS. 1907 Mutual Insur. Bldg., Chicago 40, Ill.	1960	7,119,289	4,269,289	250,000	2,850,000	21,075	11,674	98,456	97,491	47,483	44,664	...	5,344	48.7	45.4	5.5
	1959	6,641,201	3,791,201	250,000	2,850,000	20,110	8,708	90,993	91,517	45,865	40,965	...	4,687	50.1	44.9	5.0
FEDERATED MUT. IMPLEMENT & HDWE. 1904 Owatonna, Minn.	1960	36,823,808	29,930,809	370,000	6,893,000	43,738	1,449,550	5,719,446	5,715,854	4,479,615	777,796	...	458,443	78.4	13.6	8.0
	1959	34,671,418	28,058,394	...	6,613,024	40,145	1,199,417	5,080,410	5,077,208	4,042,513	685,912	...	348,783	79.6	13.5	6.9
FEDERATED SECURITY INS. P.O. Box 2167, Salt Lake City, Utah	1960	4,968,464	4,035,542	100,000	932,922	21,041	13,215	15,461	75,662	40,649	-973	976	35,986	53.7	-6.3	48.9
	1959	4,286,899	3,690,655	...	596,244	80,838	6,729	114,729	82,683	55,816	101,148	1,615	-74,281	67.5	88.2	-86.2
FIDELITY LIFE ASSOC. 1896 110 Tenth Ave., Fulton, Ill.	1960	27,485,190	24,100,483	1,000,000	3,384,707	171,426	38,359	220,905	201,333	146,654	60,964	1,259	-6,285	75.4	27.6	-2.5
	1959	25,539,746	22,396,905	1,000,000	3,142,841	145,107	18,253	146,779	138,270	91,412	39,925	230	6,933	66.1	27.2	5.2
FIDELITY LIFE & INCOME MUT. 1903 Fidelity Bldg., Benton Harbor, Mich.	1960	1,988,578	1,197,963	200,000	790,613	288,156	189,274	784,767	819,996	387,406	402,641	...	29,949	47.2	51.3	3.3
	1959	1,932,664	1,175,362	200,000	757,302	323,385	188,109	885,251	897,014	451,866	431,219	...	13,930	50.4	48.7	1.6
FIDELITY UNION 1927 1511 Bryan St., Dallas, Texas	1960	57,172,057	49,353,591	1,518,466	7,818,466	21,195	11,967	175,426	160,545	53,760	151,835	...	-45,049	33.5	86.6	-28.1
FIREMAN'S FUND INS. CO. 1863 3333 California St., San Fran. 20, Cal.	1960	479,094,478	286,159,624	400,000	192,934,854	B 1,985,912	B 4,187,410	B 15,066,047	B 14,730,694	B 10,510,576	B 3,629,682	...	B 590,436	71.4	24.1	4.0
	1959	462,796,829	277,392,637	400,000	185,404,193	B 1,650,560	B 3,497,579	B 11,946,037	B 12,175,400	B 8,081,361	B 3,378,066	...	B 715,973	64.9	28.3	5.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of The Fund Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividends: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
FARM FAMILY LIFE				Licensed in Conn., Delaware, Maine, Mass., N.J., N.Y., Pa., R.I. & W. Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	39,040	5,828	14.9	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,464	1,740	31.8	
FARM & HOME INS. CO.				Licensed in Indiana, Illinois, N.D., S.D., Wash., Ore., Utah, Ala., Florida.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,987	...	...	275,403	142,958	51.9	907,650	598,008	65.9	
1959	...	...	...	...	...	...	...	...	...	...	...	6,940	366	5.3	221,250	97,575	44.1	957,789	591,272	61.7	
FEDERAL INS. COMPANY				Licensed in All States, D. of C., Belgium, Canada, England, Guam, Holland, Puerto Rico, Virgin Islands.																	
1960	...	...	...	...	...	...	...	...	263,703	115,887	43.9	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	495,629	99,958	20.2	...	...	...	...	...	...	...	...	...	
FEDERAL L. & C. COMPANY				Licensed in All States of U.S., except Alaska & Hawaii), D. of C., and Canada.																	
1960	3,144,158	...	3,144,158	2,832,266	707,473	90.1	22.5	-12.6	623,861	233,999	37.5	3,433,383	1,503,886	43.8	...	...	...	4,024,391	1,834,118	45.6	2,3,4,5,7,8,9,10,11,12,13,14,15, 16,17,18,19,20,21,22,23,24,25, 26,28,29,30,31,36,40,42,43,44, 47,48,49,50,53,55,56,57,58.
1959	3,247,552	...	3,247,552	3,019,245	857,805	93.0	26.4	-19.4	583,315	237,204	40.7	3,609,152	1,609,019	44.6	...	...	...	3,768,244	1,747,616	46.4	
FEDERAL LIFE INS. COMPANY				Licensed in Calif., Colo., Fla., Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Nebr., N.J., N.C., Ohio, Okla., Ore., Pa., Texas, Wisc.																	
1960	2,931,340	...	2,931,340	2,991,999	458,799	102.1	15.7	-17.7	1,137,033	481,822	42.4	801,635	347,539	43.4	225,712	133,113	59.0	1,705,534	1,121,299	65.7	
1959	1,085,829	...	1,085,829	978,316	287,820	90.1	26.5	-16.6	1,190,334	460,852	38.7	773,558	319,840	41.3	198,126	223,947	113.0	1,458,987	971,589	66.6	1,3,4,9,11,12,14,15,17,18,19,20, 21,23,24,29,30,32,36,37,38,39, 41,42,43,44,45,46,47,55.
FEDERAL MUTUAL INSURANCE				Licensed in D. of C., and All States, except Alaska, Ark., Colo., Hawaii, La., Miss., Mont., Nev., N.M., N.C., N.D., Okla., S.D., Texas, Utah, Va. & Wyoming.																	
1960	15,501	...	15,501	11,627	2,636	75.0	17.0	8.0	17,812	9,933	55.7	2,557	1,347	52.6	3,829	1,429	37.3	57,792	23,147	40.1	
1959	15,387	...	15,387	12,691	3,133	82.5	20.3	-2.8	18,906	10,433	55.2	2,070	607	29.3	416	...	...	54,738	22,134	40.4	1,3,7,8,9,10,15,16,17,18,19,20, 21,22,23,24,25,26,29,30,36,37, 38,39,41,42,43,44,45,46,56,57,58
FEDERATED MUTUAL IMPLEMENT & HARDWARE				Licensed in Canada, and D. of C., and All States of the U.S., except Alaska & Hawaii																	
1960	5,699,085	...	5,699,085	4,471,327	769,557	78.5	...	...	...	...	...	16,769	8,288	49.4	...	...	...	...	...	...	
1959	5,060,084	...	5,060,084	4,040,680	678,794	79.9	13.4	6.7	...	...	...	17,124	1,833	10.7	...	...	...	...	...	...	
FEDERATED SECURITY INSURANCE				Licensed in Utah, Nev., Idaho, N.M., Ariz., Ore., Wash., Mont., Wyo., Colo., Hawaii, Alaska.																	
1960	54,770	...	54,770	24,683	-6,258	45.1	-11.4	66.3	3,010	6,838	227.2	8,394	2,823	33.6	9,488	6,305	66.5	...	...	...	
1959	38,281	...	38,281	21,933	69,959	57.3	182.8	-140.0	20,531	26,296	128.1	4,774	1,053	22.1	19,097	6,539	34.2	...	...	...	
FIDELITY LIFE ASSOCIATION				Licensed in All States, except Alaska, Ariz., Colo., Ga., Hawaii, Idaho, Mont., Nev., N.M., N.Y., N.D., Okla., S.C., S.D., Utah, Wyoming.																	
1960	71,030	1,259	69,771	56,062	22,459	80.4	32.2	-12.6	...	...	...	...	...	...	57,832	32,815	56.7	73,730	57,777	78.4	
1959	8,375	230	8,145	5,244	2,312	64.4	28.4	7.2	...	...	...	...	...	...	54,089	33,294	61.6	76,036	52,874	69.5	
FIDELITY LIFE & INCOME MUTUAL				Licensed in Calif., Ill., Ind., Iowa, Ky., Mich., Minn., Mo., Nebr., Ohio, Pa., Texas.																	
1960	441,711	...	441,711	241,483	175,294	54.7	39.7	5.6	...	...	...	209,783	59,806	28.5	...	...	...	168,502	86,117	51.1	
1959	475,276	...	475,276	266,498	199,006	56.1	41.9	2.1	...	...	...	235,948	99,092	42.0	...	...	...	185,790	86,276	46.4	
FIDELITY UNION				Licensed in All States, except Alaska, Conn., Ill., Iowa, Kans., Maine, Mass., Mich., Minn., Mo., Mont., Nebr., N.H., N.J., N.Y., N.D., Ohio, Pa., R.I., S.D., Vt. & Wisconsin.																	
1960	...	...	...	...	...	...	...	...	36,203	987	2.7	4,373	10,103	231.0	5,987	...	...	113,982	42,670	37.4	
FIREMAN'S FUND INS. COMPANY				Licensed in all U.S., D. of C., Puerto Rico, Rep. of Philippines, Kingdom of Norway, Guam, State of Israel, United Kingdom of Great Britain, Dom. of Canada, Crown Colony of Hong Kong, Crown Colony of Singapore, Federation of Malaya, Crown Colony of British N. Borneo & U.S. Treasury Dept.																	
1960B	9,086,028	...	9,086,028	7,585,310	1,765,602	83.5	19.4	-2.9	1,124,184	528,873	47.0	1,319,043	524,705	39.8	...	...	...	3,201,439	1,871,688	58.5	3,7,8,9,10,11,13,14,15,16,17,18, 19,21,22,23,24,28,29,30,31,32, 33,34,35,36,37,38,39,40,41,42, 47,48,49,51,52,53,54,55,56,57, 58.
1959B	7,453,643	...	7,453,643	5,802,026	1,515,231	77.9	20.3	1.8	1,370,604	550,625	40.2	1,455,021	589,566	40.5	...	...	...	1,896,132	1,139,144	60.1	

† Less dividends to policyholders or earned income credit. B Combined figures of The Fund Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
FIRST COLONY LIFE 1955 P.O. Box 1280, Lynchburg, Virginia	1960	1,656,339	408,053	...	1,248,286	...	1,293	16,770	16,770	11,560	11,200	...	-5,990	68.9	66.8	-35.7
	1959	1,702,907	258,589	...	1,444,318	...	778	15,965	15,965	13,134	15,785	...	-12,953	82.3	98.8	-81.1
FIRST OF GEORGIA CREDIT LIFE 1958 725 Broad St., Augusta, Georgia	1960	634,499	233,912	...	400,587	68,767	...	126,303	96,258	25,505	91,885	...	-21,132	26.5	72.7	-22.0
	1959	531,786	131,786	...	400,000	38,722	...	66,478	27,756	3,186	49,584	...	-25,014	11.5	74.6	-90.1
FIRST NATIONAL CASUALTY CO. 1928 104 S. Main St., Fondulac, Wisc.	1960	1,857,305	835,372	...	1,021,933	524,101	197,880	1,829,595	1,736,270	684,790	759,129	67,725	292,351	39.4	41.5	20.7
	1959	1,443,387	681,763	...	761,624	430,777	162,984	1,523,302	1,424,749	584,027	640,113	55,560	200,609	41.0	42.0	17.3
FIRST NATIONAL LIFE INS. 1947 1230 E. Camelback Rd., Phoenix 14, Ariz.	1960	3,801,927	2,055,726	...	1,746,201	8,487	5,479	51,613	55,914	34,184	31,634	...	-9,904	61.1	61.3	-17.7
FIRST NAT'L. LIFE INS. 1956 2632 McGee, Kansas City, Mo.	1960	3,349,451	2,831,813	...	517,638	1,387,116	355,737	4,879,821	4,848,164	1,532,061	3,198,627	...	117,476	31.6	65.5	2.4
FIRST PYRAMID LIFE 1925 Pyramid Life Bldg., Little Rock, Ark.	1960	15,810,376	14,732,353	...	1,078,024	38,269	65,800	994,444	991,551	771,208	149,072	...	71,271	77.8	15.0	7.2
FIRST UNITED LIFE INS. 1956 475 Broadway, Gary, Indiana	1960	3,631,535	2,284,709	120,000	1,346,826	94,411	19,711	429,213	450,741	319,076	334,363	...	-202,699	70.8	77.9	-45.0
FOUNDERS INS. CO. 1946 727 W. 7th St., Los Angeles 17, Calif.	1960	5,717,602	3,754,906	...	1,962,695	...	3,800	138,242	182,429	211,728	10,202	...	-59,501	116.1	21.8	-32.6
	1959	6,084,438	3,965,059	...	2,119,378	44,187	249,413	2,171,095	2,203,187	1,791,646	394,575	...	16,966	81.3	18.2	.8
GENERAL ACC. FIRE & LIFE ASSUR. CORP. LTD. 1899 4th & Walnut Sts., Phila., Pa.	1960	187,616,328	107,642,340	48,923,988	79,973,988	E 573,699	E 932,387	E 3,946,955	E 3,933,974	E 2,276,464	E 1,664,121	...	E -6,611	57.9	42.2	-.2
	1959	172,574,978	96,084,737	45,440,240	76,490,240	E 560,718	E 923,710	E 3,855,300	E 3,876,579	E 2,218,668	E 1,653,690	...	E 4,221	57.2	42.9	.1
GENERAL AMERICAN LIFE INS. CO. 1933 15th & Locusta St., St. Louis, Mo.	1960	288,498,599	274,033,374	...	14,465,225	1,979,689	3,783,483	29,564,970	29,771,744	26,142,846	3,654,434	A 2,001,161	-25,537	87.8	12.4	6.2
	1959	271,533,629	258,350,594	...	13,183,035	2,186,462	2,981,234	27,783,187	27,997,921	25,137,614	3,505,379	A 2,063,161	-645,072	89.8	12.6	4.7
GENERAL REINSURANCE CORP. 1921 400 Park Ave., New York 22, N.Y	1960	173,961,017	116,788,717	...	57,172,300	1,210,138	1,627,099	3,519,176	3,253,208	1,766,464	1,416,067	...	70,678	54.3	40.2	2.2
	1959	159,910,331	105,858,808	...	54,051,523	944,170	1,322,991	2,449,240	2,014,892	1,113,655	917,066	...	-16,030	55.3	37.4	-.8
GEORGE WASHINGTON LIFE INS. CO. 1906 501 Nat'l. Bk. Comm. Bldg., Charleston, W. Va.	1960	12,850,620	7,155,595	1,195,025	5,695,025	521,976	468,816	3,540,584	3,539,121	2,265,729	853,740	...	419,652	64.0	24.1	11.9
	1959	12,247,556	6,758,679	1,188,877	5,488,877	520,513	453,766	3,696,811	3,690,290	2,198,134	944,409	...	547,748	59.6	25.5	14.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Includes experience rating credit. E Combined figures of General Accident Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
FIRST COLONY LIFE				Licensed in Calif., Del., D. of C., Md., S.C., Va., and W. Va.																	
1960	16,037	...	16,037	11,560	10,398	72.1	64.8	-36.9	729	...	...	4	...	...	...	...	...	...	...	...	
1959	15,404	...	15,404	13,054	14,652	84.7	95.2	-79.9	562	...	...	...	...	...	...	...	...	...	...	...	
FIRST OF GEORGIA CREDIT LIFE				Licensed in Ga. & S.C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	96,258	25,505	26.5	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	27,756	3,186	11.5	...	...	...	...	...	...	
FIRST NATIONAL CASUALTY CO.				Licensed in Ill., Wisc.																	
1960	...	...	...	...	...	...	...	...	115,740	20,618	17.8	124,155	45,655	36.7	926,127	331,242	35.8	570,049	287,275	50.4	1,11,15,16,20,21,22,26,36
1959	...	...	...	...	...	...	...	...	104,279	21,511	20.6	112,013	46,883	41.9	740,789	266,641	36.0	467,668	248,994	53.2	
FIRST NATIONAL LIFE INS.				Licensed in Ariz., Ark., Colo., Fla., Ga., Idaho, Ind., Miss., Nev., N.Mex., N.C., Okla., S.C., Tenn., Utah, Va., Wash., and Wyo.																	
1960	35,692	...	35,692	30,974	26,922	86.8	75.4	-62.2	21,141	3,210	15.2	...	...	...	-919	...	...	...	...	...	
FIRST NAT'L. LIFE INS.				Licensed in Del., and Mo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	4,508,191	1,483,725	32.9	339,973	48,336	14.2	...	...	...	
FIRST PYRAMID LIFE				Licensed in Ala., Ariz., Ark., Colo., Fla., Ga., Kans., La., N.Mex., Okla., Tenn., Texas, Utah, and Hawaii.																	
1960	567,372	...	567,372	464,895	61,816	81.9	10.9	7.2	6,053	1,984	32.8	4,746	4,890	103.0	...	...	...	413,380	299,442	72.4	
FIRST UNITED LIFE INS.				Licensed in Ark., Ill., Ind., Iowa, Mich., and Okla.																	
1960	69,025	...	69,025	52,975	14,138	76.7	20.5	2.8	86,588	166,783	192.6	18,158	4,712	25.9	...	...	...	276,970	94,606	34.2	
FOUNDERS INS. CO.				Licensed in Ala., Ariz., Cal., Colo., Conn., Fla., Ga., Idaho, La., Miss., Nev., N.M., N.Y., Ore., S.C., Texas, Utah, Wash., Wyo., Hawaii.																	
1960	182,429	...	182,429	211,728	30,202	116.1	16.5	-32.6	...	...	...	...	...	...	...	...	...	...	...	...	
1959	2,200,433	...	2,200,433	1,791,631	394,574	81.4	17.9	.7	...	...	...	2,754	15	.5	...	...	...	...	...	...	
GENERAL ACC. FIRE & LIFE ASSUR. CORP. LTD.				Licensed in all states and D. of C.																	
1960	E 1,439,093	...	E 1,439,093	E 1,078,077	E 341,789	74.9	23.8	1.3	E 552,308	E 230,844	41.8	E 800,257	E 381,319	47.6	...	...	...	E 1,142,316	E 586,224	51.3	3,4,15,16,21,22,28,30,31,34,35,
1959	E 1,272,352	...	E 1,272,352	E 957,887	E 301,834	75.3	23.7	1.0	E 602,200	E 281,315	46.7	E 877,420	E 415,014	47.3	...	...	...	E 1,124,607	E 564,452	50.2	36,37,38,41,42,43,44,45,46,47,48, 49,51,54
GENERAL AMERICAN LIFE INS. CO.				Licensed in all states except Alaska, Del., Me., Minn., N.H., N.Y., N.D., R.I., S.D., Vt., Wisc.																	
1960	A 30,654,140	A 1,966,381	28,687,759	25,585,192	3,111,343	89.2	10.8	...	511,588	355,677	69.5	267,426	63,773	23.8	...	...	...	304,972	138,204	45.3	3,4,15,16,21,22,29,30,32,36,37,
1959	A 28,085,770	A 2,034,442	27,051,328	24,642,508	3,034,331	91.1	11.2	-2.3	422,532	307,448	72.8	224,980	63,518	28.2	...	...	...	299,081	124,140	41.5	38,39,41,42,43,44,45,46
GENERAL REINSURANCE CORP.				Licensed in D. of C., Canada, Prov. of Quebec., and all states except Hawaii.																	
1960	515,585	...	515,585	193,202	286,401	37.5	55.5	7.0	1,574,862	750,523	47.7	C 523,849	C 295,933	56.5	...	...	...	638,912	526,805	82.5	55
1959	343,003	...	343,003	258,767	185,536	75.4	54.1	-29.5	989,275	431,946	43.7	C 269,612	C 81,414	30.2	...	...	...	412,802	341,528	82.7	
GEORGE WASHINGTON LIFE INS. CO.				Licensed in Ala., D. of C., Fla., Ga., Ind., Ky., La., Md., Mo., N.C., Pa., S.C., Tenn., Texas, Va., W. Va., Puerto Rico.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,539,121	2,265,729	64.0	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,690,290	2,198,134	59.6	

† Less dividends to policyholders or earned income credit. A Includes experience rating credit. C Health only. E Combined figures of General Accident Group.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
GIBRALTAR INSURANCE COMPANY P.O.Box 5297-Dallas,Texas	1952	1960	5,233,182	4,094,997	...	1,138,185	164,912	113,432	1,029,947	1,004,988	526,018	456,429	...	22,541	52.3	44.3	2.2
		1959	4,414,737	3,333,065	...	1,081,672	139,953	104,721	1,029,967	1,032,891	554,966	411,098	...	66,826	53.7	39.9	6.5
GIRARD LIFE INSURANCE COMPANY P.O.Box 5297-Dallas,Texas	1950	1960	22,848,418	20,083,289	...	2,765,129	14,952	9,773	125,566	124,937	93,779	25,124	...	6,034	75.1	20.0	4.8
		1959	22,903,082	20,144,064	...	2,759,019	14,323	9,615	120,475	120,420	84,343	43,600	...	-7,523	70.0	36.2	-6.2
GLENS FALLS INSURANCE COMPANY 291 Glen St.,Glens Falls, N.Y.	1849	1960	182,672,809	121,960,201	...	60,712,608	183,206	154,289	770,977	793,240	333,392	437,988	...	21,860	42.0	56.8	2.8
		1959	176,433,751	116,297,576	...	60,136,175	205,469	209,432	929,737	940,348	325,915	441,204	...	173,229	34.7	47.5	18.4
GLOBE ASSURANCE COMPANY 659 E.Broad St.,Columbus,Ohio	1950	1960	440,706	282,329	...	158,378	37,882	26,255	488,179	487,489	196,095	315,184	...	-23,790	40.2	64.6	-4.9
		1959	393,895	238,640	...	155,255	37,192	27,700	468,058	462,716	183,202	292,733	...	-13,219	39.6	62.[illegible]	-2.9
GLOBE LIFE & ACC. INS.COMPANY 311 W.Grand,Okla.City, Okla.	1951	1960	4,227,781	3,217,995	...	1,009,786	1,179,240	286,000	5,574,407	5,342,478	2,343,311	2,796,919	...	202,209	43.9	50.2	3.8
		1959	2,958,893	2,255,600	...	703,293	947,272	269,000	4,673,202	4,537,633	2,213,180	2,078,279	...	246,174	48.8	44.5	5.4
GLOBE LIFE INSURANCE COMPANY 182 W.Lake St., Chicago, Ill.	1928	1960	13,236,688	11,686,526	...	1,550,163	39,777	300,599	831,455	791,678	550,577	165,197	...	75,905	69.5	19.9	9.6
		1959	12,043,847	10,825,553	...	1,218,295	...	205,997	466,332	467,611	293,413	121,240	...	52,958	62.7	25.9	11.3
GOLDEN RULE LIFE 600 State St.,Lawrenceville,Ill.	1942	1960	1,265,634	718,625	30,000	547,009	157,395	153,821	1,868,494	1,849,625	1,215,685	555,462	...	78,478	65.7	29.7	4.2
		1959	990,988	507,129	5,000	478,859	138,526	83,120	1,404,266	1,392,626	835,476	506,498	...	50,651	60.0	36.1	3.6
GOLDEN ST.MUT.LIFE INS.COMPANY 1999 W.Adams Blvd.,Los Angeles,Cal.	1925	1960	17,653,910	16,097,431	56,479	1,556,479	102,842	137,285	2,430,510	2,409,470	1,195,443	1,617,702	...	-403,674	49.6	66.6	-16.8
		1959	16,442,783	14,558,788	83,995	1,883,995	81,803	76,664	2,206,113	2,205,020	964,615	1,432,278	...	-191,872	43.7	64.9	-8.7
GOTHAM LIFE INSURANCE COMPANY 116 John St., New York, N.Y.	1958	1960	888,534	431,144	...	457,390	1,099	16,865	237,856	236,757	177,643	37,128	...	21,986	75.0	15.6	9.3
		1959	630,413	186,668	...	443,745	...	17,767	88,138	88,138	55,739	25,526	...	6,873	63.2	29.0	7.8
GOVT. EMPLOYEES LIFE INS.COMPANY Vermont Ave.& K St.,N.W.-Wash.5,D.C.	1949	1960	14,571,426	11,638,730	99,724	2,932,697	62,949	39,349	475,532	493,536	297,081	129,674	...	66,781	60.2	27.3	13.5
		1959	11,880,144	9,374,157	47,228	2,505,987	80,952	34,920	513,868	495,105	252,056	120,452	...	122,597	50.9	23.4	24.8
GREAT AMERICAN INSURANCE COMPANY 99 John St., New York 38, N.Y.	1872	1960	386,212,360	177,725,845	781,176	208,486,515	B 217,725	B 158,124	B 767,835	B 759,312	B 281,720	B 495,967	...	B-18,375	37.1	64.6	-2.4
		1959	382,001,766	181,277,084	6,065,807	200,724,682	B 209,203	B 125,485	B 540,695	B 518,763	B 174,926	B 372,645	...	B-28,808	33.7	68.9	-5.6
GREAT AMERICAN RESERVE INS. CO. P.O.Box 388,Dallas 21,Texas	1937	1960	21,871,462	17,393,663	...	4,477,799	574,708	626,190	5,401,503	5,293,975	3,327,041	1,853,932	...	113,001	62.8	34.3	2.1
		1959	19,445,194	15,179,293	...	4,265,900	491,749	560,158	4,824,959	4,853,789	2,969,565	1,570,998	...	313,226	61.2	32.6	6.5

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of the Great American Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
GIBRALTAR INSURANCE COMPANY				Licensed in D. of C., and All States, except Conn., Mass., N.J., N.H.,N.Y.,R.I., Vt., Wisc.																	
1960	...	...	...	...	...	...	...	...	48,943	19,705	40.3	44,822	19,528	43.6	...	...	...	911,222	486,784	53.4	3,10,15,16,18,21,22
1959	...	...	...	...	...	...	...	...	67,138	40,094	59.7	36,151	18,806	52.0	...	...	...	929,602	496,066	53.4	
GIRARD LIFE INSURANCE COMPANY				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	124,937	93,779	75.1	3,15,21
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	120,420	84,343	70.0	
GLENS FALLS INSURANCE COMPANY				Licensed in All States, D. of C., Canada, Netherlands, Syria, Arabia & U.S. Treasury Dept.																	
1960	314,958	...	314,958	158,628	150,722	50.4	47.8	1.8	450,907	163,800	36.3	C 27,375	C 10,964	40.1	...	...	...	...	...	...	3.34,51,54
1959	254,836	...	254,836	116,605	122,653	45.8	48.1	6.1	656,053	204,744	31.2	C 29,459	C 4,566	15.5	...	...	...	...	...	...	
GLOBE ASSURANCE COMPANY				Licensed in Ohio only.																	
1960	...	...	...	...	...	...	...	...	1,761	45	2.6	295,040	104,754	35.5	...	...	...	190,687	91,295	47.9	3,4,5,7,8,10,15,18,19,21,24,25,
1959	...	...	...	...	...	...	...	...	1,372	264	19.2	285,805	95,559	33.4	...	...	...	175,539	87,379	49.8	29,36
GLOBE LIFE & ACCIDENT INSURANCE COMPANY				Licensed in All States, except Alaska,Calif.,Conn.,Del.,Me.,Md.,Mass.,Mich.,N.H.,N.J.,N.Y.,N.C.,Ohio,Pa.,R.I.,Vt.,W.Va.,Wisc.																	
1960	22,065	...	22,065	21,787	...	98.7	...	1.3	129,174	62,646	48.5	11,751	5,110	43.5	1,328,238	650,463	49.0	3,851,211	1,603,304	41.6	9,10,15,16,17,18,19,20,21,22,
1959	13,476	...	13,476	6,645	...	49.3	...	50.7	91,500	57,195	62.5	11,114	11,396	102.5	1,542,381	754,439	48.9	2,879,163	1,383,505	48.1	24,25,26,47
GLOBE LIFE INSURANCE COMPANY				Licensed in Calif.,Colo.,Fla.,Ill.,Ind.,Iowa,Mich.,Minn.,Nebr.,N.C.,Wisc.,Va.																	
1960	597,807	...	597,807	458,405	78,266	76.7	13.1	10.2	1,154	...	...	22,310	7,114	31.9	...	...	...	170,406	85,058	49.9	3,4,14,15,16,18,19,20,21,22,
1959	257,311	...	257,311	211,096	33,145	82.0	12.9	5.1	1,543	332	21.5	25,553	5,995	23.5	...	...	...	183,203	75,990	41.5	24,25,26,47
GOLDEN RULE LIFE				Licensed in Illinois only.																	
1960	394,761	...	394,761	344,605	47,852	87.3	12.1	.6	414	28	6.8	11,104	5,140	46.3	...	...	...	1,443,346	865,913	60.0	3,4,7,8,10,15,18,21,24,29,30,
1959	247,911	...	247,911	191,943	53,777	77.4	21.7	.9	395	...	...	11,194	3,500	31.3	...	...	...	1,133,126	640,033	56.5	31,36,44,47,48,49
GOLDEN ST. MUTUAL LIFE INSURANCE COMPANY				Licensed in Ariz., Calif., Ill., Ind., Okla., Ore., Mich., Wash., Texas & Hawaii.																	
1960	135,970	...	135,970	104,555	50,117	76.9	36.9	-13.8	24,737	7,727	31.2	1,496,005	753,824	50.4	...	...	...	752,759	329,337	43.8	3,4,15,21,29,32,36,47
1959	53,350	...	53,350	40,235	40,396	75.4	75.7	-51.1	27,922	4,452	15.9	1,496,676	693,157	46.3	...	...	...	627,072	226,771	36.2	
GOTHAM LIFE INSURANCE COMPANY				Licensed in New York																	
1960	235,861	...	235,861	177,143	35,695	75.1	15.1	9.8	...	...	...	...	...	...	203	100	49.3	694	400	57.6	29,34,36,41,42,45,46
1959	88,138	...	88,138	55,739	25,526	63.2	29.0	7.8	...	...	...	...	...	...	...	...	...	...	...	...	
GOVT. EMPLOYEES LIFE INSURANCE COMPANY				Licensed in Ala.,Alaska,Ariz.,Ark.,Calif.,Colo.,D. of C., Fla.,Ga.,Ill.,Md.,Miss.,Mo.,N.J.,N.C.,Ohio,Okla.,Pa.,Texas, Utah, Va.,Wash.																	
1960	112,685	...	112,685	80,409	21,846	71.4	19.4	9.2	441	639	144.9	15,086	8,875	58.8	...	...	...	365,325	207,158	56.7	
1959	102,961	...	102,961	50,746	16,292	49.3	15.8	34.9	502	36	7.2	13,822	4,323	31.3	...	...	...	377,820	196,952	52.1	
GREAT AMERICAN INSURANCE COMPANY				Licensed in All States of the U.S., D. of C., Puerto Rico, Virgin Islands and foreign countries through the A.F.I.A.																	
1960B	216,359	...	216,359	79,461	102,174	36.7	47.2	16.1	467,717	160,966	34.4	A 75,236	A 41,293	54.9	...	...	...	...	...	...	
1959B	35,230	...	35,230	12,612	20,931	35.8	59.4	4.8	418,152	135,974	32.5	A 65,381	A 26,340	40.3	...	...	...	...	...	...	
GREAT AMERICAN RESERVE INSURANCE COMPANY				Licensed in Ark.,Colo.,Kans.,La., Miss.,N.M., Okla., Texas.																	
1960	1,460,461	...	1,460,461	1,113,548	324,648	76.2	22.2	1.6	83,718	55,246	66.0	1,411,069	830,429	58.9	774,164	365,772	47.2	1,564,563	962,046	61.5	1,2,3,8,10,13,15,16,17,18,19,
1959	1,286,369	...	1,286,369	997,889	280,217	77.6	21.8	.6	74,392	56,462	75.9	1,346,571	787,472	58.5	448,741	180,027	40.1	1,697,715	947,715	55.8	20,21,22,23,24,25,26,29,30,31,36, 38,39,41,42,43,44,47,48,49,57.

† Less dividends to policyholders or earned income credit. A Health only. B Combined figures of the Great American Group. C Health only.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
GREAT NATIONAL LIFE INS. CO. 1928, 1604 Main St., Dallas 1, Texas	1960	43,997,036	40,663,903	285,717	3,333,134	18,550	27,031	350,299	344,080	216,535	295,948	...	-168,403	62.9	84.5	-48.9
	1959	41,373,690	38,293,461	285,717	3,080,229	12,331	13,369	240,426	241,762	123,881	72,853	...	45,028	51.2	30.3	18.6
GREAT PLAINS LIFE 1951, 1111 Avenue L, Lubbock, Tex.	1960	6,170,417	5,347,602	...	822,815	5,896	15,964	126,064	122,332	116,442	28,979	...	-23,088	95.2	23.0	-18.9
GREAT SOUTHERN LIFE INS. CO. 1909, 4310 Dunlavy St., Houston 6, Texas	1960	226,891,221	202,768,386	2,522,835	24,122,835	71,672	114,390	961,639	943,962	718,396	285,673	8,128	-60,108	76.1	29.7	-5.5
	1959	216,083,361	194,251,153	232,208	21,832,208	53,995	77,924	718,203	707,753	507,353	234,147	8,368	-33,747	71.7	32.6	-3.5
THE GREAT WEST LIFE ASSUR. CO. 1891, 60 Osborne St.N., Winnipeg, Can.	1960	791,494,588	734,059,105	20,500,000	57,435,483	1,183,268	7,747,000	28,729,646	28,862,397	23,752,336	4,458,471	...	651,591	82.3	15.5	2.3
	1959	743,498,360	692,951,650	17,000,000	50,546,710	1,316,019	6,720,000	25,970,285	25,666,496	20,726,130	4,040,700	...	899,666	80.8	15.6	3.5
GREENSBORO NAT'L LIFE 1959, 212 Banner Bldg., Greensboro, N.C.	1960	652,782	251,365	...	401,417	24,518	8,949	1,059,026	1,060,934	335,255	696,958	...	28,721	31.6	65.8	2.7
GUARANTEE MUTUAL LIFE CO. 1901, 8721 Indian Hills Dr., Omaha 14, Nebr.	1960	124,313,589	113,333,694	...	10,979,895	157,774	86,079	970,458	953,410	435,457	473,843	13,064	44,109	45.7	48.8	5.9
	1959	117,640,633	107,315,194	...	10,325,439	140,726	94,165	865,388	849,063	434,743	424,561	9,118	10,241	51.2	49.1	-.1
GUARANTEE RESERVE LIFE INS. 1945, 128 State St., Hammond, Ind.	1960	11,528,427	7,734,240	...	3,794,188	2,350,542	795,248	9,027,576	9,218,478	3,602,362	4,196,997	...	1,419,117	39.1	46.5	15.4
	1959	9,633,390	7,791,388	...	1,842,002	2,541,444	1,048,212	8,251,890	7,799,865	3,445,825	5,438,460	...	-1,084,420	44.2	65.9	-13.9
GUARANTY LIFE INS. 1904, 460 W. Broad St., Savannah, Ga.	1960	1,611,550	1,114,242	97,308	497,308	...	1,513	168,507	168,507	72,142	91,240	...	5,124	42.8	54.1	3.1
GUARANTY SAVINGS LIFE 1948, 310 Montgomery St., Montgomery, Ala.	1960	10,928,997	8,260,274	...	2,668,723	44,165	37,088	1,511,648	1,518,469	622,698	1,011,617	...	-115,846	41.0	66.9	-7.6
	1959	10,969,337	7,441,957	...	3,527,379	50,986	20,500	326,356	325,259	127,351	268,599	...	-70,690	39.2	82.3	-21.7
GUARDIAN LIFE INS. OF AMER. 1860, 201 Park Ave.,S., New York 3, N.Y.	1960	517,051,499	478,629,818	4,107,000	38,421,681	4,207,479	585,965	6,772,147	5,640,222	3,591,952	3,068,214	283,132	-1,019,944	63.7	45.3	-13.1
	1959	491,935,979	454,856,307	4,082,000	37,079,672	3,075,554	308,068	4,670,194	3,725,977	2,202,329	2,466,941	312,014	-943,292	59.1	52.8	-15.6
GULF LIFE INS. CO. 1911, 124 W. Ashley St., Jacksonville, Fla.	1960	206,607,436	183,452,321	2,500,000	23,155,115	1,030,779	942,329	9,312,568	9,281,430	6,930,610	2,700,054	...	-349,234	74.7	29.0	-3.8
	1959	190,240,343	169,947,219	2,500,000	20,293,124	959,070	581,989	8,048,911	7,964,949	5,328,559	2,467,706	...	168,683	66.9	30.7	2.1
HALIFAX INSURANCE CO. 1954, 110 Milk St., Boston 7, Mass.	1960	6,754,255	4,503,731	179,924	2,250,525	1,726	4,000	35,385	34,608	20,980	14,258	...	-630	60.6	40.3	-1.8
	1959	6,129,050	3,646,716	427,281	2,482,333	947	1,414	11,800	11,592	7,556	4,698	...	-662	65.2	39.8	-5.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
GREAT NATIONAL LIFE INS. CO.				Licensed in Texas only.																	
1960	72,845	...	72,845	68,365	39,009	93.8	53.6	-47.4	8,405	1,593	19.0	70,871	21,075	29.7	...	...	...	191,959	125,502	65.4	2,3,15,21,57
1959	...	...	...	...	...	...	...	...	7,786	1,372	17.6	57,661	10,277	17.8	...	...	...	176,315	112,233	63.7	
GREAT PLAINS LIFE				Licensed in Texas only.																	
1960	117,154	...	117,154	113,533	23,973	96.9	20.5	-17.4	...	...	...	...	...	...	5,178	2,909	56.2	...	...	...	
GREAT SOUTHERN LIFE INS. CO.				Licensed in Ala., Ark., Ariz., Calif., Colo., Fla., Ga., Hawaii, La., Miss., N.M., Okla., & Texas.																	
1960	644,505	8,128	636,377	585,796	128,042	92.1	20.1	-12.2	30,711	11,940	38.9	141,721	52,001	36.7	...	...	...	135,153	68,660	50.8	2,3,4,15,16,21,22,36,37,38,41,
1959	459,259	8,368	450,891	405,634	93,681	90.0	20.8	-10.8	28,344	21,180	74.7	110,993	25,268	22.8	...	...	...	117,525	55,271	47.0	42,43,44,45,46,47,57.
THE GREAT WEST LIFE ASSUR. CO.				Licensed in Ariz., Calif.,Colo.,Conn.,Del.,D. of C.,Fla.,Ill.,Ind.,Iowa,Kans.,Ky.,Md.,Mich.,Minn.,Mo.,N.J.,N.D.,Ohio,Ore.,Pa.,Tex.,Va.,Wash. & Canada.																	
1960	27,104,627	...	27,104,627	23,069,814	3,312,408	85.1	12.2	2.7	234,154	75,857	32.4	976,585	331,707	34.0	250,574	85,475	34.1	296,457	189,483	63.9	1,2,3,4,15,17,21,23,29,30,31,
1959	24,320,423	...	24,320,423	20,185,245	3,135,912	83.0	12.9	4.1	211,981	79,554	37.5	771,204	237,670	30.8	106,829	44,185	41.4	256,060	179,487	70.1	32,33,36,37,38,41,42,43,44,45, 46
GREENSBORO NAT'L. LIFE				Licensed in Ga., N.C. & S.C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,060,934	335,255	31.6	...	...	...	...	...	...	
GUARANTEE MUTUAL LIFE CO.				Licensed in Ariz.,Ark.,Calif.,Colo.,Hawaii,Idaho,Ill.,Ind.,Iowa,Kans.,Mich.,Minn.,Mo.,Nebr.,N.D.,Ohio,Okla.,Ore.,S.D.,Texas,Utah,Wash.,Wyo.																	
1960	...	...	...	...	...	...	...	...	63,110	31,960	50.6	247,095	88,802	33.9	28,031	9,779	34.9	615,175	304,917	49.6	1,3,4,7,8,10,15,16,21,47
1959	...	...	...	...	...	...	...	...	61,817	40,982	66.3	226,044	113,988	50.4	23,580	3,320	14.1	537,623	276,453	51.4	
GUARANTEE RESERVE LIFE INS.				Licensed in Ala.,Ark.,Colo.,Del.,Fla.,Ga.,Ill.,Ind.,Iowa,Ky.,Miss.,Mo.,Nebr.,N.D.,Ohio,Okla.,S.D.,Tenn.,Va.,W.Va.																	
1960	...	...	...	...	...	...	...	...	1,140,492	243,624	21.4	1,562,033	657,701	42.1	2,634,481	813,903	30.9	3,881,471	1,887,133	48.6	
1959	...	...	...	...	...	...	...	...	478,713	200,506	41.9	1,741,455	752,037	43.2	2,065,005	863,262	41.8	3,514,691	1,630,018	46.4	
GUARANTY LIFE INS.				Licensed in Georgia only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	107,897	54,216	50.2	...	...	...	60,609	17,927	29.6	
GUARANTY SAVINGS LIFE				Licensed in Ala., Fla., Ga., La., Miss., N.C.,S.C. & Tenn.																	
1960	...	...	...	...	...	...	...	...	38,156	-25	-.1	1,172,895	564,320	48.1	...	...	...	307,418	58,403	19.0	
1959	...	...	...	...	...	...	...	...	6,363	...	...	244,913	80,586	32.9	...	...	...	73,983	46,765	63.2	
GUARDIAN LIFE INS. OF AMERICA				Licensed in D. of C., and All States of U. S.																	
1960	2,166,267	50,753	2,115,514	1,937,129	955,977	91.6	45.2	-36.8	366,175	165,426	45.2	286,807	70,305	24.5	2,795,004	1,384,102	49.5	76,721	34,889	45.5	1,2,3,15,17,18,19,20,21,23,29,
1959	1,002,611	56,443	946,168	750,136	496,597	79.3	52.5	-25.8	332,131	177,243	53.4	234,747	53,984	23.0	2,140,756	1,192,013	55.7	72,175	28,953	40.1	30,33,34,36,37,38,42,44,46.
GULF LIFE INS. CO.				Licensed in Ala., Ark., Fla., Ga., La., Miss., N.C., S.C., Tenn., Va.																	
1960	5,036,234	...	5,036,234	4,860,646	661,968	96.5	13.1	-9.6	...	...	...	1,224,905	738,026	60.3	952,996	454,472	47.7	2,067,295	877,465	42.4	3,5,15,21,30,36,37,38,39,41,
1959	3,923,374	...	3,923,374	3,492,647	533,036	89.0	13.6	-2.6	...	...	...	989,656	481,577	48.7	919,233	513,980	55.9	2,132,686	840,355	39.4	42,43,44,45,46,56,58.
HALIFAX INSURANCE CO.				Licensed in All States, D. of C., Puerto Rico																	
1960	24,863	...	24,863	18,888	8,906	76.0	35.9	-11.9	2,619	141	5.4	1,003	...	...	...	...	...	6,123	1,951	31.9	
1959	6,806	...	6,806	5,573	1,539	81.9	22.6	-4.5	959	-33	-3.4	519	...	...	...	...	...	3,308	2,016	60.9	

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
HANOVER INSURANCE COMPANY 1852	1960	82,893,995	59,286,978	500,000	23,607,017	68,255	56,990	191,049	187,296	100,439	102,470	...	-15,613	53.6	53.6	-8.3
111 John St.,New York 38, N.Y.	1959	79,619,271	55,619,188	500,000	24,000,083	64,503	56,962	291,765	282,045	128,803	137,879	...	15,363	45.7	47.3	5.4
HARDWARE MUT. CAS. COMPANY 1913	1960	97,952,745	85,307,733	625,000	12,645,012	B 671,535	B 3,193,733	B 11,913,065	B11 895,148	B10,014,373	B 2,267,468	...	B -386,693	84.2	19.0	-3.3
200 Strongs Ave.,Stevens Pt.,Wisc.	1959	88,269,933	74,101,680	3,100,000	14,168,253	653,619	2,829,587	11,075,744	1' 57,514	9,165,110	2,048,058	...	-145,654	82.8	18.5	-1.3
HARTFORD ACCIDENT & INDEM. CO. 1913	1960	591,119,811	421,396,066	57,000,000	169,723,745	3,863,766	6,612,310	21,694,849	21,301,406	15,523,281	7,592,120	...	-1,813,995	72.9	35.0	-8.5
690 Asylum Ave.,Hartford, Conn.	1959	541,721,376	375,529,467	57,000,000	166,191,909	3,470,324	5,580,696	18,346,350	17,912,360	12,879,924	6,583,623	...	-1,551,187	72.0	35.9	-8.7
HARTFORD LIFE INSURANCE C 1902	1960	129,657,439	112,823,633	2,516,355	16,833,807	634,093	659,883	3,442,184	3,318,314	2,567,831	979,866	...	-229,383	77.4	28.5	-6.9
Box 137,Essex Sta.,Boston 12, Mass.	1959	126,334,425	109,704,117	2,415,659	16,630,308	510,223	409,140	2,392,023	2,266,841	1,609,612	819,295	...	-162,067	71.0	34.3	-7.1
H.B.A. LIFE INSURANCE COMPANY 1954	1960	1,299,109	558,695	...	740,414	139,155	75,152	1,351,163	1,330,994	765,296	472,136	...	93,562	57.5	34.9	7.0
P.O.Box 1272, Phoenix, Arizona	1959	1,127,319	484,923	...	642,396	118,986	62,388	1,233,269	1,219,178	707,155	412,259	...	99,763	58.0	33.4	8.2
HEALTH SERVICE INC. 1949	1960	6,058,674	4,022,920	...	2,035,754	935,067	1,516,478	5,482,580	5,195,441	4,244,443	833,810	...	117,188	81.7	15.2	2.3
200 N.Michigan Ave.,Chicago, Ill.	1959	5,003,508	3,572,927	...	1,430,581	647,928	1,395,104	5,153,629	5,035,571	4,167,403	784,506	...	83,662	82.8	15.2	1.7
HEARTSTONE INS. CO. OF MASS. 1912	1960	4,431,644	2,669,997	...	1,761,647	1,664,899	485,324	5,392,466	5,091,666	1,583,159	2,787,193	235,370	721,314	31.1	58.7	18.8
395 Commonwealth Ave.,Boston, Mass.	1959	3,260,228	2,161,350	...	1,098,878	1,364,099	426,332	4,501,361	4,114,830	1,568,854	2,622,095	...	-71,120	38.1	58.3	-1.8
HOME BENEFICIAL LIFE 1899	1960	159,116,910	134,937,427	6,000,000	24,179,483	1,470,598	4,427	3,239,275	3,179,143	1,481,063	1,573,886	...	124,195	46.6	48.6	3.9
3901 W.Broad St., Richmond, Va.																
HOME INS. CO. OF HAWAII 1911	1960	9,987,375	5,230,136	...	4,757,239	45,394	27,105	187,311	189,204	70,366	91,769	...	27,070	37.2	49.0	14.3
1100 Ward Ave., Honolulu, Hawaii	1959	8,909,156	4,270,913	...	4,638,243	47,286	29,401	188,404	181,283	79,443	95,858	...	5,982	43.8	50.9	3.3
THE HOME INSURANCE 1853	1960	605,697,733	319,213,211	...	286,484,522	D 236,084	D 353,292	D1,481,421	D1,423,186	D 564,261	D 663,361	...	D 195,564	39.6	44.8	13.7
59 Maiden Lane, New York, N.Y.	1959	590,344,428	296,355,419	...	293,989,009	D 177,850	D 269,490	D1,229,925	D1,225,846	D 421,654	D 547,301	...	D 256,891	34.4	44.5	21.0
THE HOME LIFE INSURANCE COMPANY 1860	1960	424,274,989	394,559,060	4,583,000	29,715,929	1,056,294	810,913	6,847,154	6,892,219	5,780,299	1,606,308	381,264	-457,455	83.9	23.5	-1.1
253 Broadway, New York, N. Y.	1959	401,755,928	375,183,477	4,242,000	26,572,451	1,101,359	811,642	6,991,137	6,836,215	6,231,129	1,753,003	240,216	-1,098,317	91.1	25.1	-12.1
HOME SECURITY LIFE INS. COMPANY 1916	1960	42,457,599	37,450,392	...	5,007,207	...	47,346	1,237,209	1,237,209	629,986	552,612	...	54,611	50.9	44.7	4.4
505 W.Chapel Hill St.,Durham, N.C.	1959	40,053,527	35,673,699	...	4,379,828	...	43,377	1,021,785	1,021,785	494,974	467,287	...	59,523	48.4	45.7	5.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of the Hardware Mutual Casualty Group.
C Formerly Columbian National Life, name changed to above in 1960. D Combined figures of the Home Insurance Co., and Home Indemnity Co.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
HANOVER INSURANCE COMPANY				Licensed in All States of the U.S., Canada & foreign countries through A.I.U.A.																	
1960	94	...	94	34	40	42.5	36.2	21.3	187,202	100,405	53.6	...	...	...	...	...	...	...	...	...	
1959	799	...	799	84	44	10.5	5.5	84.0	281,246	128,719	45.8	...	...	...	...	...	...	...	...	...	
HARDWARE MUTUAL CASUALTY COMPANY				Licensed in All States, D. of C., and Dominion of Canada and all its Provinces.																	
1960B	10,505,059	...	10,505,059	8,948,531	1,929,818	85.2	18.4	-3.6	...	...	...	884,395	680,960	77.0	...	...	...	505,694	384,882	76.1	29,30,31,32,33,34,36,37,38,41,
1959	9,772,719	...	9,772,719	8,217,079	1,737,379	84.1	17.8	-1.9	10	-500	...	847,878	641,567	75.7	...	...	...	446,907	306,964	68.7	42,43,44,47.
HARTFORD ACC. & INDEM. COMPANY				Licensed in All States, D. of C., Panama Canal Zone, Puerto Rico & Canada.																	
1960	15,965,257	...	15,965,257	12,848,155	4,532,894	80.5	28.4	-8.9	2,201,588	1,058,595	48.1	A 699,366	A 269,713	38.6	...	...	...	2,435,195	1,346,818	55.3	3,11,15,16,17,21,22,23,28,29,30,
1959	12,988,855	...	12,988,855	10,529,210	3,458,062	81.1	26.6	-7.7	2,282,658	942,660	41.3	A 497,175	A 169,426	34.1	...	...	...	2,143,672	1,238,628	57.8	31,32,33,34,35,36,37,38,39,41, 42,43,44,45,46,47,48,49,50,51, 56,57,58.
HARTFORD LIFE INSURANCE				Licensed in D. of C., Canada, Prov. of Ont. & all States, except Hawaii, N.D. & Wisc.																	
1960	2,661,497	...	2,661,497	2,274,830	480,718	85.5	18.1	-3.6	209,810	89,914	42.9	198,528	71,369	35.9	...	...	...	248,480	131,718	53.0	3,15,16,21,22,29,32,33,34,36,
1959	1,603,409	...	1,603,409	1,318,809	389,801	82.3	24.3	-6.6	205,627	92,611	45.0	198,220	61,708	31.1	...	...	...	259,586	136,485	52.6	38,41,42,43,44,45,46,47.
H.B.A. LIFE INSURANCE COMPANY				Licensed in Arizona, Colo., Nev., N.M., Utah.																	
1960	14,459	...	14,459	12,892	5,014	89.2	34.7	-23.9	...	...	...	...	...	...	1,272,807	730,049	57.4	43,727	22,355	51.1	
1959	12,986	...	12,986	8,677	3,356	66.8	24.8	7.3	...	...	...	...	...	...	1,170,302	670,353	57.3	35,890	28,125	78.4	
HEALTH SERVICE INC.				Licensed in D. of C., and All States, except Ala.,Colo.,Conn.,Hawaii,Kans.,Mass.,Mo.,N.J.,N.C., and S.C.																	
1960	5,188,567	...	5,188,567	4,236,304	826,670	81.6	15.9	2.5	...	...	...	...	...	...	...	...	...	6,874	8,139	118.4	29,36,38,39,44,46.
1959	5,028,867	...	5,028,867	4,158,999	777,477	82.7	15.5	1.8	...	...	...	...	...	...	...	...	...	6,703	8,404	125.4	
HEARTSTONE INS. CO. OF MASS.				Licensed in Calif., Conn., Ill., Maine, Mass., N.H., N.J., N.Y. & Vermont.																	
1960	...	...	...	...	...	...	...	...	583,909	108,341	18.6	666,675	174,086	26.1	3,452,560	1,160,656	33.6	388,521	140,076	36.1	1,3,4,9,11,15,21,22.
1959	...	...	...	...	...	...	...	...	541,630	137,599	25.4	474,617	142,241	30.0	2,741,847	1,145,928	41.8	356,735	143,086	40.1	
HOME BENEFICIAL LIFE				Licensed in Del., D. of C., Md., N.C., Tenn., Va. & W. Va.																	
1960	149,951	...	149,951	185,899	18,307	124.0	12.2	-36.2	964,093	288,019	29.9	2,065,100	1,007,144	48.8	...	...	...	...	...	...	
HOME INS. CO. OF HAWAII				Licensed in Hawaii, Guam, Calif., Ore., Mass.(as reinsurer), New York (as reinsurer).																	
1960	...	...	...	...	...	...	...	...	639	-925	-144.9	106,528	31,977	30.0	...	...	...	82,037	39,314	47.9	
1959	...	...	...	...	...	...	...	...	803	1,250	156.0	104,617	32,637	31.2	...	...	...	75,863	45,556	60.0	
THE HOME INSURANCE COMPANY				Licensed in All States, D. of C., Puerto Rico,Virgin Is., all Prov. of Canada, all countries in West Indies, Territory entered by American Foreign Ins.Assoc.thru its Home Office,Agencies,Br.Offices & Treaties.																	
1960D	339,771	...	339,771	221,597	105,753	65.2	31.1	3.7	1,083,415	342,664	31.6	...	...	...	...	...	...	...	...	...	3,11,34,51,56.
1959D	294,784	...	294,784	154,752	102,038	52.5	34.6	12.9	931,062	266,902	28.7	...	...	...	...	...	...	...	...	...	
THE HOME LIFE INSURANCE COMPANY				Licensed in D. of C., and All States, except Alaska, Okla. & Hawaii.																	
1960	7,255,358	381,264	6,874,094	5,767,809	1,600,836	83.9	23.3	-7.2	...	...	...	...	...	...	...	...	...	18,125	12,490	68.9	15,21,29,32,33,34,36,37,38,41,
1959	7,063,191	240,216	6,822,975	6,222,586	1,745,620	91.2	25.6	-12.5	...	...	...	...	...	...	...	...	...	13,240	8,543	64.5	42,43,44,45,46.
HOME SECURITY LIFE INSURANCE COMPANY				Licensed in N.C. & S.C.																	
1960	299,344	...	299,344	273,825	76,089	91.5	25.4	-16.9	83,493	16,424	19.7	...	...	...	...	...	...	854,372	339,738	39.8	4,5,15,21,29,36,37,38,41,42,
1959	171,418	...	171,418	170,003	23,688	99.2	13.8	-13.0	72,361	8,182	11.3	...	...	..	...	...	...	778,006	316,789	40.7	43,44,45,46.

† Less dividends to policyholders or earned income credit. A Health only. B Combined figures of the Hardware Mutual Casualty Group. D Combined figures of the Home Ins. Co. and Home Indemnity Company.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Premiums Earned	Total Exps. to Premiums Written	Und. Profit Before Divi. to Premiums Earned
HOME STATE LIFE INSURANCE 1929 621 N.Robinson Oklahoma City, Okla.	1960	26,729,591	24,796,543	50,000	1,933,048	64,081	54,508	655,434	618,071	379,946	254,631	...	-16,506	61.5	38.8	-2.7
	1959	24,658,932	22,825,173	50,000	1,833,759	26,662	8,624	454,252	456,711	254,603	205,599	...	-3,490	55.7	45.2	-.8
HOMESTEADERS LIFE COMPANY 1906 2141 Grand Ave., Des Moines 12, Iowa	1960	12,851,875	11,061,542	206,861	1,790,333	4,003	734	27,154	26,672	14,362	16,592	...	-4,282	53.8	61.1	-16.1
	1959	12,059,916	10,509,350	206,861	1,550,566	3,521	960	27,212	26,638	15,627	19,572	...	-8,561	58.7	71.9	-32.1
HOOSIER CASUALTY COMPANY 1920 333 N.Penn St., Indianapolis 9, Ind.	1960	10,092,840	6,420,948	204,207	3,671,892	867,418	1,368,548	7,266,308	7,244,896	5,116,388	2,047,299	...	81,209	71.3	28.2	1.1
	1959	10,074,496	6,036,341	782,752	4,038,155	846,004	1,241,456	6,770,203	6,876,919	4,900,211	2,017,963	...	-41,255	71.3	29.8	-.6
HOOSIER FARM BUREAU LIFE 1937 130 E.Washington St.Indianapolis 9, Ind.	1960	44,729,955	39,960,267	...	4,769,687	619,260	252,000	2,542,553	2,552,778	1,860,282	447,115	39,747	245,381	72.9	17.6	11.2
	1959	39,418,234	35,397,906	...	4,020,329	629,485	304,500	2,569,356	2,545,442	1,812,658	471,554	39,382	261,229	71.2	18.4	11.8
HORACE MANN MUTUAL INSURANCE 1945 216 E. Monroe, Springfield, Ill.	1960	9,039,729	7,196,493	...	1,843,236	1,511,408	1,785,517	6,674,492	6,422,878	5,324,702	U	U	...	82.9	U	U
IDEAL LIFE INSURANCE COMPANY 1949 P.O.Box 38, Kirbyville, Texas	1960	1,549,402	955,692	...	593,710	5,714	1,810	93,237	92,244	49,222	43,534	...	-512	53.4	46.7	-.6
	1959	1,489,412	922,857	...	566,556	4,722	1,976	70,121	69,361	29,875	38,302	...	1,184	43.1	54.6	1.7
IDEAL NATIONAL INS. COMPANY 1957 P.O. Box 15348-Salt Lake City 15, Utah	1960	4,651,479	3,087,428	...	1,564,050	11,041	4,357	65,813	57,200	40,308	64,495	...	-47,603	70.5	98.0	-83.2
ILLINOIS COMMERCIAL MEN'S ASSUR. 1897 332 S.Michigan Ave., Chicago, Ill.	1960	2,193,399	720,875	302,484	1,472,524	...	337,192	1,837,262	1,837,262	784,439	1,134,482	...	-81,659	42.7	61.7	-4.4
	1959	2,108,183	698,427	303,162	1,409,756	...	293,274	1,843,130	1,843,130	852,838	982,619	...	7,672	46.3	53.3	.4
ILLINOIS MUT. LIFE & CAS. CO. 1912 411 Liberty St., Peoria, Ill.	1960	3,780,870	2,558,241	...	1,222,630	1,198,726	750,867	5,537,246	5,431,243	2,995,605	2,536,632	728	-100,994	55.1	46.7	-1.8
	1959	3,548,639	2,229,703	...	1,318,936	1,094,466	641,465	4,947,900	4,857,415	2,603,676	2,235,045	4,000	18,694	53.6	46.0	.5
ILL. TRAVELING MEN'S HEALTH ASSOC. 332 S.Michigan Ave., Chicago 90, Ill.	1960	981,527	476,461	98,262	505,067	...	295,862	1,058,968	1,058,968	513,942	545,054	...	-27	48.5	51.5	...
	1959	945,164	470,321	97,558	474,843	...	299,214	987,863	982,185	519,389	449,604	...	13,192	52.9	45.5	1.3
IMPERIAL CAS. & INDEM. CO. 1954 1319 Farnam St., Omaha 2, Nebr.	1960	6,429,001	5,055,996	...	1,373,005	...	150	12,612	12,612	14,345	1,349	...	-3,082	113.7	10.7	-24.4
	1959	5,216,633	4,039,024	...	1,177,609	...	3,026	26,931	26,931	20,113	1,440	...	5,378	74.7	5.3	19.9
INDEMNITY INS. CO. OF N.A. 1920 1600 Arch St., Phila. 1, Pa.	1960	390,652,757	252,277,411	108,375,346	138,375,346	7,856,476	3,196,424	16,454,125	15,793,408	8,752,945	6,329,517	...	710,946	55.4	38.5	4.5
	1959	363,953,710	232,663,146	101,290,563	131,290,563	7,195,759	2,684,445	14,930,654	14,612,418	7,033,533	5,663,919	...	1,914,966	48.1	37.9	13.1

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
HOME STATE LIFE INSURANCE				Licensed in Ark., Okla. & Texas.																	
1960	212,122	...	212,122	192,090	27,774	90.6	13.1	-3.7	40,561	12,000	29.6	5,377	4,177	77.7	...	...	...	360,010	171,679	47.7	1,4,5,7,8,10,13,15,16,17,21,22,
1959	95,356	...	95,356	79,273	17,142	84.1	18.2	1.1	38,800	7,730	19.9	10,599	12,547	118.4	...	...	...	311,956	155,053	49.7	23,29,30,36,37,38,39,42,44,46.
HOMESTEADERS LIFE COMPANY				Licensed in Ariz.,Ark.,Calif.,Ind.,Ill.,Iowa,Kans.,Minn.,Mo.,Neb.,Nev.,N.M.,N.D.,Okla.,Ore.,S.D.,Tex.,Utah,Wash. & Wyo.																	
1960	26,672	...	26,672	14,362	16,592	53.8	62.2	-16.0	...	...	...	...	...	...	...	...	...	...	...	...	
1959	26,638	...	26,638	15,627	19,572	58.7	73.5	-32.2	...	...	...	...	...	...	...	...	...	...	...	...	
HOOSIER CASUALTY COMPANY				Licensed in Ill.,Ind.,Iowa,Ky.,Mich.,Mo.,Neb.,N.J.,Ohio,Pa.,W.Va. & Wisc.																	
1960	3,312,507	...	3,312,507	3,004,012	560,012	90.7	16.9	-7.6	...	...	...	3,932,389	2,112,376	53.7	...	...	...	...	...	...	3,4,7,8,9,10,15,16,17,18,19,20,
1959	3,142,669	...	3,142,669	2,818,099	540,021	89.7	17.2	-6.9	...	...	...	3,734,250	2,082,112	55.8	...	...	...	...	...	...	21,22,24,25,26,27,28,29,30,31, 35,36,38,39,41,42,43,45,46,47, 48,49,51,56,57,58.
HOOSIER FARM BUREAU LIFE				Licensed in Indiana only.																	
1960	389,394	39,747	349,647	247,337	46,828	70.7	13.4	15.9	...	...	...	...	...	...	...	...	...	2,203,131	1,612,945	73.2	7,8,10,15,21,29,36.
1959	361,135	39,382	321,753	230,017	35,157	71.5	10.9	17.6	...	...	...	...	...	...	...	...	...	2,223,688	1,582,641	71.2	
HORACE MANN MUTUAL INSURANCE				Licensed in D.of C. and All States except Alaska,Calif.,Conn.,Fla.,Ga.,Hawaii,Kans.,Ky.,La.,Mass.,Miss.,N.H.,N.J.,N.Y.,N.D.,Ohio,Okla.,Pa.,R.I.,S.C. & Wisc.																	
1960	6,046,117	...	6,046,117	5,038,526	...	83.3	...	...	78,631	54,515	69.3	298,130	231,661	77.7	...	...	...	...	...	...	
IDEAL LIFE INSURANCE COMPANY				Licensed in Texas only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	92,244	49,222	53.4	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	69,361	29,875	43.1	
IDEAL NATIONAL INSURANCE COMPANY				Licensed in Colo., Idaho, Nev., N.M., & Utah.																	
1960	3,575	...	3,575	3,780	3,992	105.7	111.7	-117.4	883	556	63.0	13,571	5,122	37.7	...	...	...	39,171	30,850	78.8	
ILLINOIS COMMERCIAL MEN'S ASSURANCE				Licensed in Illinois only.																	
1960	...	...	...	...	...	...	...	...	1,837,262	784,439	42.7	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	1,843,130	852,838	46.3	...	...	...	...	...	...	...	...	...	
ILLINOIS MUTUAL LIFE & CASUALTY COMPANY				Licensed in Ariz.,Colo.,Fla.,Ill.,Ind.,Iowa,Ky.,Mich.,Minn.,Mo.,Neb.,N.D.,Ohio,Wisc.																	
1960	674,872	728	674,144	592,499	242,467	87.8	35.9	-23.7	261,064	107,980	41.4	720,353	323,767	45.0	56,122	12,570	41.1	3,719,560	1,958,769	52.7	1,2,3,4,7,8,9,10,11,14,15,16,
1959	719,240	4,000	715,240	628,970	255,828	87.9	35.8	-23.0	265,094	107,223	40.4	686,441	328,827	47.9	29,393	3,580	24.6	3,161,247	1,535,076	48.6	17,18,19,21,22,23,24,25,29,30, 31,36,38,39,41,42,43,44,47,57, 58.
ILLINOIS TRAVELING MEN'S HEALTH ASSOC.				Licensed in Illinois.																	
1960	...	...	...	...	...	...	...	...	144,049	66,550	46.2	A 914,919	A 447,391	48.9	...	...	...	...	...	...	3
1959	...	...	...	...	...	...	...	...	133,964	64,884	48.4	A 848,221	A 454,505	53.6	...	...	...	...	...	...	
IMPERIAL CASUALTY & INDEMNITY CO.				Licensed in Alaska,Ariz.,Ark.,Colo.,Fla.,Ga.,Idaho,Ill.,Ind.,Iowa,Kans.,Ky.,La.,Minn.,Mo.,Mont.,Nebr.,Nev.,N.D.,Okla.,Ore.,S.D.,Tenn., Texas, Utah, Wash., Wyo.																	
1960	12,612	...	12,612	14,345	1,349	113.7	10.7	-24.4	...	...	...	...	...	...	...	...	...	...	...	...	
1959	26,931	...	26,931	20,113	1,440	74.6	5.3	20.0	...	...	...	...	...	...	...	...	...	...	...	...	
INDEMNITY INS. CO. OF N.A.				Licensed in All States, D. of C. & Canada.																	
1960	13,532,243	...	13,532,243	7,754,174	4,990,325	57.3	36.9	5.8	1,649,828	777,256	47.1	232,376	60,035	25.8	5,010	...	...	373,951	161,480	43.2	1,2,3,4,9,11,15,16,17,21,22,25,
1959	12,374,061	...	12,374,061	6,464,497	4,344,926	52.2	35.2	12.6	1,646,286	429,529	26.1	281,592	49,810	17.7	572	340	59.4	309,907	89,357	28.8	27,28,29,31,33,34,35,37,47,48, 49,50,51,54,55.

† Less dividends to policyholders or earned income credit. A Health only.

FINANCIAL EXHIBIT — ACCIDENT AND HEALTH OPERATIONS ONLY — RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
INDEPENDENCE LIFE & ACCIDENT 4th & Walnut Sts., Louisville, Ky.	1945	1960	7,841,494	4,368,785	112,500	3,472,709	621,696	640,124	7,509,722	7,500,684	3,328,432	3,649,769	...	122,484	44.4	48.6	7.0
		1959	7,101,065	3,916,450	...	3,184,615	612,658	507,479	6,893,045	6,822,972	2,838,857	2,827,218	...	1,156,898	41.6	41.0	17.0
INDEPENDENCE LIFE INSURANCE CO. OF AMERICA 99 S.Lake Av. Pasadena, Calif.	1949	1960	3,699,844	1,524,568	100,000	2,175,276	11,687	241,893	3,079,077	3,074,628	2,025,994	501,660	...	546,975	65.9	16.3	17.8
		1959	3,235,519	1,373,827	62,328	1,861,692	7,238	240,443	2,814,705	2,815,208	2,015,169	463,388	...	336,651	71.6	16.5	11.9
INDEPENDENT LIFE & ACCIDENT THE 233 W.Duval St., Jacksonville, Fla.	1920	1960	84,541,611	73,713,184	4,222,664	10,828,427	1,077,995	1,202,243	26,975,795	26,902,789	13,870,407	14,025,149	...	-992,768	52.0	52.0	-4.0
		1959	72,481,296	63,161,828	3,833,094	9,319,468	518,850	1,033,582	25,321,772	25,298,339	13,405,004	13,170,205	...	-1,276,870	53.0	52.0	-5.0
INDIANAPOLIS LIFE INSURANCE CO. 2960 N.Meridian St., Indianapolis 7, Ind.	1905	1960	127,399,256	115,789,746	...	11,609,509	73,061	14,227	378,920	361,710	159,815	194,699	12,678	7,196	44.2	51.4	5.3
		1959	120,539,907	109,785,105	...	10,754,802	55,851	10,536	276,797	260,130	134,175	168,750	6,872	-42,796	51.6	61.0	-13.5
INSURANCE CITY LIFE 750 Main St., Hartford 3, Conn.	1954	1960	1,316,552	578,368	...	738,184	123,992	19,868	202,129	196,956	137,620	73,176	...	-13,840	69.9	36.2	-7.0
INSURANCE CO. OF NORTH AMERICA 1600 Arch St., Phila., Pa.	1792	1960	880,977,012	338,188,630	338,288,392	542,788,382	231,179	293,285	573,231	550,460	468,227	358,758	...	-276,525	85.1	62.6	-50.2
		1959	869,051,165	317,590,139	374,436,691	551,461,026	208,408	126,695	455,644	398,289	295,630	263,227	...	-160,[illegible]	74.2	57.8	-40.3
INSURANCE CO. OF AMERICA 547 Court St., N.E., Salem, Oregon	1959	1960	1,429,880	167,685	...	1,262,195	44,467	18,284	119,671	123,399	47,566	192,964	...	-117,131	38.5	161.2	-94.9
INSURANCE CO. OF OREGON 808 S.W.15th Ave., Portland, Ore.	1953	1960	2,621,082	1,636,138	...	984,944	283,259	40,551	480,293	487,712	269,441	265,332	...	-47,061	55.2	55.2	-9.6
		1959	2,280,018	1,323,603	...	956,415	290,679	33,204	488,287	388,865	245,704	235,091	...	-91,929	63.2	48.1	-23.6
INSURANCE CO. OF THE STATE OF PA. Public Ledger Bld., Phila., Pa.	1794	1960	18,218,639	9,319,761	...	8,898,878	11,771	9,528	27,802	26,837	15,470	14,979	...	-3,612	57.6	53.9	-13.5
		1959	18,171,599	9,405,982	...	8,765,617	10,806	8,171	36,775	34,622	19,814	17,838	...	-3,030	57.2	48.5	-8.8
INTERCOAST MUTUAL LIFE INSURANCE Intercoast Bldg., Sacramento, Cal.	1936	1960	2,027,489	1,505,530	325,000	521,959	197,651	582,673	4,544,874	4,532,720	3,562,441	866,915	...	103,364	78.6	19.1	2.3
		1959	1,555,017	921,963	325,000	633,054	185,498	284,340	3,747,012	3,752,755	2,956,319	709,065	...	87,371	78.8	18.9	2.3
INTERNATIONAL FIDELITY INSURANCE 1000 Main St., Dallas, Texas	1947	1960	5,467,940	4,805,651	...	662,289	43,446	15,411	265,143	268,058	192,456	107,622	...	-32,020	71.8	40.6	-11.9
		1959	5,185,905	4,630,452	...	555,453	46,362	12,989	268,798	268,109	165,604	84,788	...	17,718	61.8	31.5	6.6
INTERNATIONAL LIFE INSURANCE International Life Bldg., Austin, Texas	1942	1960	3,489,109	2,717,309	...	771,800	29,406	15,263	179,215	184,392	91,631	49,667	...	43,094	49.7	27.7	23.4
		1959	2,794,266	2,090,699	...	703,567	34,583	26,161	212,862	220,057	121,482	44,354	...	54,221	55.2	20.8	24.6

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
INDEPENDENCE LIFE & ACCIDENT				Licensed in D. of C., Dom. of Canada, Prov. of Ontario, all States except Alaska, Fla., Mass., Nebr., N.Y., N.D., R.I., S.C.																	
1960	...	...	...	...	...	...	...	...	6,066,053	2,698,913	44.5	39,488	23,953	60.7	...	...	...	1,395,143	605,565	43.4	3,4,5,10,12,15,18,21,39,47.
1959	...	...	...	...	...	...	...	...	5,498,432	2,309,150	42.0	50,486	20,308	40.2	...	...	...	1,274,054	509,399	40.0	
INDEPENDENCE LIFE INSURANCE COMPANY OF AMERICA				Licensed in Arizona, Calif., Oregon																	
1960	2,282,784	...	2,282,784	1,602,599	361,509	70.2	15.8	14.0	5,438	3,103	57.1	4,787	3,758	78.5	-135	500	-370.4	781,755	416,034	53.2	1,3,4,15,21,29,30,31,36,37,38,
1959	2,076,796	...	2,076,796	1,592,999	327,117	76.7	15.8	7.5	5,517	1,032	18.7	4,737	4,596	97.0	...	...	....	728,158	416,542	57.2	39,41,42,43,44,45,46,47
THE INDEPENDENT LIFE & ACCIDENT				Licensed in Fla., Ga., Ala., S.C., Tenn., Miss., Okla.																	
1960	360,835	...	360,835	499,758	22,153	139.0	6.0	-45.0	3,734,200	1,360,635	36.0	7,878,364	5,233,932	66.0	...	...	...	14,929,390	6,776,082	45.0	5,44
1959	327,100	...	327,100	397,388	21,926	121.5	6.7	-28.2	3,669,315	1,415,962	38.6	7,491,984	4,998,751	66.7	...	...	...	13,809,940	6,592,903	47.7	
INDIANAPOLIS LIFE INSURANCE COMPANY				Licensed in Colo., Conn., Fla., Ill., Ind., Iowa, Ky., Mich., Minn., Mo., Nebr., N.D., Ohio, Pa., S.D., Tenn., Texas, W.Va., Wisc.																	
1960	...	...	...	...	...	...	...	...	10,739	8,559	79.7	146,857	47,939	32.6	5,390	940	17.4	198,724	102,377	51.5	1,2,3,4,15,17,18,21,23,24.
1959	...	...	...	...	...	...	...	...	9,256	8,872	95.9	115,405	64,673	56.0	369	500	135.5	135,099	60,130	44.5	
INSURANCE CITY LIFE				Licensed in All States, except Ala., Alaska, Colo, Ga., Hawaii, Idaho, Kans., La., Miss., Mo., Mont., Nebr., N.M., N.Y., N.C., N.D., Ore., S.C., Texas & Utah.																	
1960	196,344	...	196,344	137,304	73,160	69.9	37.3	-7.2	...	...	...	612	316	51.6	...	...	...	...	...	...	
INSURANCE COMPANY OF NORTH AMERICA				Licensed in All States, D.C., Puerto Rico, Virgin Is., D.of C., all Provinces except Newfoundland; Australia, Algeria, Belgium, Brazil, Brit.W.Indies, Ceylon, Columbia, Col.of N.Borneo, Cuba, Dom.Republic, Ecuador, France, French W.Africa, Germany, Gr.Brit., Netherlands, Br.E.Africa, Netherlands W.Indies, Northern Rhodesia, Hong Kong, Japan, Liberia, Malayan Federation Morocco, New Zealand, Philippines, Singapore, Spain, Italy, Brunei, Nyasaland, Sarawak, Southern Rhodesia, Un.of S.Africa, Venezuela, Sudan, San Marino and India.																	
1960	300,043	...	300,043	260,043	183,759	86.7	61.2	-47.9	36,641	-2,692	-7.3	213,776	210,876	98.6	...	...	...	...	...	...	55.
1959	183,024	...	183,024	165,653	116,865	90.5	63.9	-54.4	30,467	6,550	21.5	184,798	123,427	66.8	...	...	...	...	...	...	
INSURANCE COMPANY OF AMERICA																					
1960	...	...	...	...	...	...	...	...	5,245	964	18.4	24,770	13,180	53.2	7,746	3,832	49.5	85,638	29,589	34.6	
INSURANCE COMPANY OF OREGON				Licensed in Oregon only.																	
1960	350,496	...	350,496	183,865	197,046	52.5	56.2	-8.7	7,519	3,247	43.2	42,059	32,990	78.4	...	...	...	87,638	49,339	56.3	
1959	268,753	...	268,753	198,759	168,945	74.0	62.9	-36.9	7,729	6,572	85.0	42,040	15,015	35.7	...	...	...	70,343	25,358	36.0	
INSURANCE CO. OF THE STATE OF PA.				Licensed in All States, except Ariz., Hawaii, Mont., Nev., N.Mex., N.D.S.D., also licensed in D. of C. & Great Britain.																	
1960	244	...	244	269	58	110.0	23.6	-33.6	25,069	14,954	59.7	1,523	247	16.2	...	...	...	...	...	...	
1959	658	...	658	447	96	68.0	14.6	17.4	33,593	19,364	57.6	371	3	0.7	...	...	...	...	...	...	
INTERCOAST MUTUAL LIFE INSURANCE				Licensed in Ariz., Calif., Hawaii, Nevada, Oregon & Utah.																	
1960	3,729,226	...	3,729,226	3,063,585	652,818	82.2	17.5	.3	...	...	...	...	...	...	...	...	...	803,494	498,856	62.1	15,16,17,21,22,23,29,30,31,36,
1959	2,950,460	...	2,950,460	2,457,217	571,944	83.3	19.4	-2.7	...	...	...	...	...	...	...	...	...	802,296	499,102	62.2	38,39,40,41,42,43,44,45,46,47.
INTERNATIONAL FIDELITY INSURANCE				Licensed in Texas, Florida, N.M., Colo., Wyo., Miss., Ga., Okla.																	
1960	...	...	...	...	...	...	...	...	...	...	...	19,691	7,760	39.4	296	...	...	248,071	184,696	74.5	3,7,8,10,13,15,16,18,19,21,22,
1959	...	...	...	...	...	...	...	...	...	...	...	20,007	6,923	34.6	1,586	577	36.4	246,517	158,105	64.1	24,25,29,36,40.
INTERNATIONAL LIFE INSURANCE				Licensed in Ariz., Ark., Colo., Del., Fla., Ind., La., Nev., N.M. & Texas.																	
1960	...	...	...	...	...	...	...	...	973	281	28.9	29,898	5,523	18.5	4,524	322	7.1	148,996	85,505	57.4	2,4,15,21
1959	...	...	...	...	...	...	...	...	1,183	-26	...	34,935	10,317	29.5	5,779	2,782	48.1	178,160	108,408	60.8	

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
INTER-OCEAN INSURANCE COMPANY 1907 2600 Victory Pky., Cincinnati, Ohio	1960	13,038,269	9,727,146	2,311,123	3,311,123	2,388,518	1,238,654	9,692,172	9,396,607	5,061,203	4,163,813	...	171,592	53.9	43.0	1.8
	1959	11,820,826	8,759,362	2,061,465	3,061,465	2,092,953	1,273,701	9,361,855	9,198,872	5,193,000	3,891,067	...	114,804	55.5	41.6	1.2
INTER-STATE ASSURANCE 1908 600 Fourth St., Des Moines, Iowa	1960	2,541,369	962,866	125,000	1,578,503	538,653	139,037	2,958,256	2,944,290	1,489,258	1,390,705	...	64,327	50.6	47.2	2.2
	1959	2,410,856	935,693	125,000	1,475,163	524,687	244,989	2,799,224	2,762,259	1,441,958	1,326,575	...	-6,274	52.2	47.4	-.2
INTERSTATE FIRE & CASUALTY CO. 1950 175 W. Jackson Blvd., Chicago 4, Ill.	1960	9,248,697	6,519,314	...	2,729,383	23,412	15,702	97,715	74,732	75,664	36,219	...	-37,151	101.2	37.1	-49.7
	1959	8,068,282	5,385,743	...	2,682,539	429	212	2,234	2,158	174	986	...	998	8.1	44.1	46.2
INTERSTATE L. & A. INS. CO. 1909 Interstate Life Bld.-Chattanooga, Tenn.	1960	63,685,158	53,243,558	1,500,000	10,441,600	140,320	217,597	8,764,650	8,745,178	3,609,628	4,921,059	...	214,490	41.3	56.1	2.5
	1959	57,998,101	48,767,603	1,500,000	9,230,498	120,848	199,055	8,574,417	8,571,329	3,508,650	4,808,526	...	254,152	40.9	56.1	3.0
INTERSTATE LIFE INS. CO. 1953 5650 Kirby Dr., Houston 5, Texas	1960	2,768,274	2,479,183	...	289,091	19,675	8,358	195,016	193,799	158,416	99,654	...	-64,271	81.7	51.1	-33.2
INVESTORS NAT'L. LIFE 1956 315 S. Adams St., Marion, Indiana	1960	1,130,054	460,116	...	669,938	191,870	2,200	219,006	38,414	13,374	11,458	...	13,582	34.8	5.2	35.4
IOWA STATE TRAVELERS MUTUAL 206 - 6th Ave., Des Moines, Iowa	1960	2,849,267	658,930	30,000	2,190,337	383,106	212,612	1,075,554	...	A 580,907	B 426,234	...	...	54.0	39.6	...
	1959	2,811,585	658,830	30,000	2,152,755	390,100	203,626	1,063,441	...	A 556,085	B 524,492	...	...	52.3	49.3	...
JAMESTOWN MUTUAL INS. CO. 1920 110- 4th St., Jamestown, N. Y.	1960	11,926,589	9,666,697	219,000	2,259,892	...	30,014	67,786	67,786	49,930	18,162	...	-306	73.7	26.8	-.5
	1959	10,792,943	8,533,770	219,000	2,259,174	...	23,753	55,498	55,498	35,189	15,015	...	5,294	63.4	27.1	9.5
JEFFERSON LIFE & CASUALTY CO. 1949 706 S. 29th St., Birmingham, Ala.	1960	1,772,868	1,349,022	...	423,846	416,703	329,984	3,227,353	3,227,519	1,838,555	1,387,136	...	1,828	56.9	42.9	.2
	1959	1,812,341	1,410,194	...	402,147	416,869	305,424	3,208,776	3,197,559	1,876,138	1,338,801	...	-17,381	58.7	41.7	-.5
JEFFERSON NAT'L. LIFE INS. CO. 1937 241 N. Penna. St., Indianapolis, Ind.	1960	27,233,630	24,174,741	1,481,214	3,058,888	320,947	208,227	1,657,629	1,630,712	1,072,304	633,071	...	-74,663	65.8	38.2	-4.6
	1959	24,633,655	21,714,475	1,438,686	2,919,181	294,030	170,441	1,483,367	1,453,010	968,431	573,254	...	-88,675	66.6	38.6	-6.1
JOHN HANCOCK MUT. LIFE INS. CO. 1862 200 Berkeley St., Boston 17, Mass.	1960	6,127,322,504	5,591,711,957	88,215,000	535,610,548	8,593,005	9,619,318	92,814,678	92,874,846	80,260,636	14,970,044	6,872,756	D -2,355,835	86.4	16.1	4.6
	1959	5,841,896,439	5,323,407,636	92,509,000	518,488,803	8,653,173	8,336,676	83,911,165	84,466,437	74,205,240	13,531,143	4,784,762	D -3,269,947	87.9	16.1	1.7
KANAWHA INSURANCE COMPANY 1958 Arch St., Lancaster, South Carolina	1960	2,769,627	979,552	...	1,790,075	...	40,038	470,546	470,546	502,448	29,906	...	-61,808	106.8	6.4	-13.2
	1959	2,860,405	881,859	...	1,978,545	...	39,673	457,847	457,847	475,985	35,803	...	-53,941	104.0	7.8	-11.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Losses Paid. B Expenses paid. D Includes $1,056,365 gain from transfers under combined coverage group cases in 1959 and $1,174,480 in 1960.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
INTER-OCEAN INSURANCE COMPANY				Licensed in All States, except Alaska, Conn., Hawaii, Kans., Maine, Mass., Mont., Nev., N.H., N.J., N.M., N.Y., N.D., Okla., R.I., S.D., Vt., Wyo.																	
1960	1,853,818	...	1,853,818	1,441,900	433,912	77.8	23.4	-1.2	2,224,410	1,022,660	46.0	1,873,224	1,037,353	55.4	...	...	...	3,445,156	1,559,290	45.3	3,4,5,9,12,15,16,21,22,29,30,31,
1959	1,884,579	...	1,884,579	1,638,559	390,360	86.9	20.7	-7.6	2,149,281	991,949	46.2	1,948,538	1,021,246	52.4	...	...	...	3,216,473	1,541,247	47.9	36,41,42,43,44,47,49,56,57.
INTER-STATE ASSURANCE				Licensed in Ariz., Calif., Colo., Idaho, Ill., Ind., Iowa, Kans., Md., Mich., Minn., Mo., Mont., Neb., N.M., N.D., Ohio, Okla., Ore., Pa., S.D., Texas, Utah, Wash., Wisc. & Wyo.																	
1960	184,573	...	184,573	133,083	48,898	72.1	26.5	1.4	...	...	...	2,759,717	1,356,175	49.1	...	...	...	...	...	...	2,3,4,7,8,9,10,14,15,16,17,18,
1959	196,747	...	196,747	132,488	49,349	67.3	25.1	7.6	...	...	...	2,565,512	1,309,471	51.0	...	...	...	...	...	...	19,20,21,22,24,25,26,29,30,31,
																					35,36,39,41,42,47,51,56,57,58.
INTERSTATE FIRE & CASUALTY COMPANY				Licensed in Illinois.																	
1960	...	...	...	...	...	...	...	...	74,732	75,664	101.2	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	2,158	174	8.1	...	...	...	...	...	...	...	...	...	
INTERSTATE L. & A. INSURANCE COMPANY				Licensed in Ala., Ark., Fla., Ga., Ky., La., Miss., N.C., Tenn., S.C. & Va.																	
1960	554	...	554	989	75	178.5	13.5	-92.0	95,246	12,000	12.6	2,996,290	1,584,720	52.9	570,353	185,175	32.5	5,082,734	1,826,744	35.9	5,15,16,21,33.
1959	589	...	589	1,580	166	268.3	28.2	-196.5	114,759	12,000	10.5	3,156,257	1,596,592	50.6	550,292	159,000	27.9	4,749,432	1,739,479	35.6	
INTERSTATE LIFE INSURANCE COMPANY				Licensed in Texas only.																	
1960	168,490	...	168,490	151,868	92,217	90.1	54.7	-44.8	...	...	...	...	...	...	...	...	...	25,308	6,548	25.9	
INVESTORS NATIONAL LIFE				Licensed in Indiana & Ohio.																	
1960	5,951	...	5,951	3,407	5,632	57.3	94.6	-51.9	...	...	...	32,463	9,967	30.7	...	...	...	...	...	...	
IOWA STATE TRAVELERS MUTUAL				Licensed in Iowa only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	C1,075,554	A 580,907	54.0	...	...	...	...	...	...	3
1959	...	...	...	...	...	...	...	...	...	...	...	C1,063,441	A 556,085	52.3	...	...	...	...	...	...	
JAMESTOWN MUTUAL INSURANCE COMPANY				Licensed in Conn., D. of C., Md., N.J., N.Y., N.C., Penna. & Va.																	
1960	67,786	...	67,786	49,930	18,162	73.7	26.8	-.5	...	...	...	...	...	...	...	...	...	...	...	...	34
1959	55,498	...	55,498	35,189	15,015	63.4	27.1	9.5	...	...	...	...	...	...	...	...	...	...	...	...	
JEFFERSON LIFE & CASUALTY COMPANY				Licensed in Ala., Fla., Ga., La., Miss. & S.C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	106,895	52,969	49.5	...	...	...	3,120,624	1,785,586	57.2	10,15,16,18,19,20,21,22,24,25,
1959	...	...	...	...	...	...	...	...	...	...	...	115,152	73,477	63.8	...	...	...	3,082,406	1,802,661	58.5	26,47.
JEFFERSON NATIONAL LIFE INSURANCE COMPANY				Licensed in Ariz., D. of C., Fla., Ill., Ind., Ky., Md., Mich., Minn., Ohio, Pa., Va., W.Va.																	
1960	663,252	...	663,252	602,664	126,250	90.9	19.0	9.9	1,814	300	16.5	227,[illegible]	96,431	42.5	257,808	100,[illegible]	39.1	480,817	272,037	56.6	1,2,3,10,14,15,17,18,19,21,23,
1959	537,862	...	537,862	506,566	119,326	94.2	22.2	-16.4	1,817	- 76	4.2	214,807	101,813	47.4	188,798	68,863	36.5	509,725	291,113	57.1	29,36,37,38,39,40,41,42,43,44,
																					45,46.
JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY				Licensed in All States, D. of C., Puerto Rico & Canada.																	
1960	95,251,852	6,809,312	88,442,540	78,695,438	11,440,644	89.0	12.9	-1.9	...	...	...	...	...	...	4,369,383	1,517,839	34.7	62,924	47,359	75.3	2,4,15,17,21,23,29,30,31,32,33,
1959	85,034,715	4,759,762	80,274,953	73,220,339	10,690,958	91.2	13.3	-4.5	...	...	...	...	...	...	3,095,804	955,756	30.9	39,315	29,146	74.1	34,36,38,40,41,42,43,44,45,46,
																					57.
KANAWHA INSURANCE COMPANY				Licensed in South Carolina only.																	
1960	470,546	...	470,546	502,448	29,906	106.8	6.4	-13.2	...	...	...	...	...	...	...	...	...	...	...	...	
1959	457,847	...	457,847	475,847	35,803	104.0	7.8	-11.8	...	...	...	...	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Losses paid. C Premiums written.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
KANSAS CITY F. & M. 1929 301 W.11th St., Kansas City, Mo.	1960	11,256,321	6,740,015	...	4,516,307	852	101	5,891	7,314	578	-5,118	...	11,854	7.9	-86.9	162.1
	1959	11,438,674	6,872,092	...	4,566,582	2,276	809	3,249	1,488	1,710	-30,043	...	29,821	114.9	-924.7	...
KENNESAW LIFE & ACCIDENT 1954 165 Luckie St., Atlanta, Ga.	1960	3,679,261	1,595,639	...	2,083,622	60,601	24,134	717,513	697,177	684,562	250,216	...	-237,601	98.2	34.9	-34.1
	1959	3,144,136	1,187,385	...	1,956,751	39,888	27,277	378,857	380,831	307,462	139,186	...	-65,816	80.7	36.7	-17.3
KENTUCKY CENTRAL LIFE & ACCIDENT 1902 Anchorage, Kentucky	1960	26,808,593	21,702,937	...	5,105,656	910,287	90,826	4,924,421	4,742,681	1,843,062	2,709,893	...	189,726	38.9	55.0	4.0
	1959	24,845,509	20,055,444	...	4,790,065	728,548	38,222	4,080,686	4,080,135	1,506,358	2,184,714	...	389,063	36.9	53.5	9.5
KENTUCKY HOME MUTUAL LIFE 1932 Fifth & Jefferson St., Louisville, Ky.	1960	19,741,161	18,691,289	830,193	1,049,873	2,500	496	25,002	25,169	15,069	4,468	...	5,632	59.9	17.9	22.4
KEY LIFE INS. CO. OF S. CAROLINA 1946 Box 5304-Columbia, S.C.	1960	713,947	333,793	...	380,153	26,433	78,618	662,443	663,919	371,111	277,271	...	15,537	55.9	41.9	2.3
	1959	488,333	150,764	...	337,569	27,909	53,000	667,079	652,045	364,162	300,598	...	-12,716	55.8	45.1	2.0
KEYSTONE INSURANCE COMPANY 1928 220 S.Broad St., Phila. 2, Pa.	1960	35,172,123	20,380,535	13,291,589	14,791,589	54,412	23,309	106,340	106,954	30,145	17,560	...	59,249	28.2	16.5	55.4
	1959	32,138,530	18,705,977	...	13,432,553	55,026	31,910	106,135	104,445	50,431	21,500	...	32,514	48.3	20.3	31.1
KNIGHTS LIFE INSURANCE 1917 852 Ridge Ave., Pittsburgh 12, Pa.	1960	152,947,924	139,342,753	...	13,605,171	22,557	14,210	639,868	626,505	167,389	308,758	...	150,358	26.7	48.3	24.0
LAFAYETTE LIFE INSURANCE CO. 1905 2203 S.18th St., Lafayette, Indiana	1960	38,953,845	35,709,207	1,525,000	3,244,638	71,326	1,520	52,224	57,763	22,096	17,888	3,635	17,780	38.3	34.3	34.9
	1959	36,138,367	33,093,958	1,475,000	3,044,409	76,865	733	66,936	23,642	18,852	12,278	...	-7,488	79.7	18.3	-31.7
LEAGUE LIFE INSURANCE CO. 1953 13300 Woodrow Wilson-Detroit 38, Mich.	1960	945,622	395,881	...	549,741	9	...	54,428	55,011	46,877	9,395	22,019	-1,262	85.2	17.3	26.9
	1959	638,036	78,815	...	559,221	592	40,178	79,025	79,304	33,838	67,149	...	-21,683	42.7	85.0	-27.3
LEGAL SECURITY LIFE INSURANCE 1955 4516 McKinney Ave., Dallas 5, Texas	1960	550,140	300,210	...	249,930	127,968	34,915	769,121	758,908	291,801	483,681	...	-16,574	38.5	62.9	-2.2
	1959	469,885	259,223	...	210,667	117,756	33,251	597,550	543,107	248,009	156,235	...	138,862	45.7	26.1	25.6
LIBERTY LIFE INSURANCE CO. 1905 P.O.Box 660, Greenville, S.C.	1960	129,877,738	113,168,868	...	16,708,870	218,809	383,195	3,520,639	3,486,841	3,035,589	862,476	...	-411,224	87.1	24.5	-11.8
	1959	118,292,031	103,096,127	1,000,000	15,195,904	185,011	243,388	2,429,741	2,349,994	1,966,705	588,794	...	-205,505	83.7	24.2	-8.7
LIBERTY MUTUAL INSURANCE CO. 1912 175 Berkeley St., Boston 17, Mass.	1960	635,283,135	525,918,943	38,150,052	109,364,192	A 1,834,302	A 11,853,113	A 39,383,735	A 39,097,537	A 34,654,987	A 4,500,599	...	A -58,049	88.6	11.4	-.1
	1959	579,592,945	479,279,542	35,115,981	100,313,403	A 1,548,104	A 11,869,977	A 37,496,461	A 37,251,132	A 33,257,659	A 3,984,129	...	A 9,344	89.3	10.6	...

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Combined figures of the Liberty Mutual Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
KANSAS CITY F. & M.				Licensed in D. of C., and All States, except Alaska & Hawaii.																	
1960	1,894	...	1,894	627	-4,391	33.0	-231.7	298.7	5,420	-49	-.9	...	...	...	...	...	...	...	...	...	
1959	1,042	...	1,042	1,655	-26,733	158.7	-256.5	250.6	446	55	12.3	...	...	...	...	...	...	...	...	...	
KENNESAW LIFE & ACCIDENT				Licensed in Ala., Ga., La., S.C. & Tenn.																	
1960	345,800	...	345,800	415,873	107,097	120.3	31.0	-51.3	64,633	33,887	52.4	18,998	3,650	19.2	...	...	...	267,746	231,152	86.3	
1959	199,598	...	199,598	199,532	46,805	100.0	23.4	-23.4	50,280	18,924	37.5	9,051	1,587	17.5	...	...	...	121,902	87,419	71.7	
KENTUCKY CENTRAL LIFE & ACCIDENT				Licensed in Ala., Del., Ind., Ky., Ohio, Pa., Tenn., Va., W.Va.																	
1960	425,046	...	425,046	214,483	250,011	50.5	58.8	9.3	12,427	1,666	13.4	1,907,636	782,467	41.0	1,917,831	768,563	40.1	479,741	75,883	15.8	1,5,15,29,42.
1959	78,435	...	78,435	53,671	27,617	68.4	35.2	-3.6	9,116	4,357	47.8	1,876,443	722,159	38.5	1,950,440	708,553	36.3	165,700	17,620	10.6	
KENTUCKY HOME MUTUAL LIFE				Licensed in Ala., Ark., Fla., Ind., Ky., La., Miss., Ohio, Tenn., & W.Va.																	
1960	11,357	...	11,357	11,088	1,651	97.6	14.5	-12.1	...	...	...	1,249	-29	-2.3	...	...	...	12,563	4,011	31.9	
KEY LIFE INS. CO. OF SO. CAROLINA				Licensed in Ala., Ark., Ga., La., Miss. & S.C.																	
1960	663,919	...	663,919	371,111	277,271	55.9	41.8	2.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	651,081	...	651,081	364,162	300,298	55.9	46.1	2.1	...	...	...	...	...	...	...	...	...	963	664	69.1	
KEYSTONE INSURANCE COMPANY				Licensed in Del., Md., N.J., Pa., Va., D. of C.																	
1960	...	...	...	...	...	...	...	...	106,954	30,145	28.2	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	104,445	50,431	48.3	...	...	...	...	...	...	...	...	...	
KNIGHTS LIFE INSURANCE				Licensed in Alaska, Ariz., Calif., Colo., Del., Hawaii, Ind., Iowa, Kans., Minn., Mo., Neb., N.M., N.D., Ohio, Okla., Ore., Pa., S.D., Utah, Wash., W.Va. & Wyo.																	
1960	64,047	...	64,047	58,817	32,851	91.8	51.3	-43.1	3,101	572	18.4	536,010	99,540	18.6	...	...	...	23,346	8,461	36.2	
LAFAYETTE LIFE INSURANCE COMPANY				Licensed in D. of C. and Ariz., Colo., Conn., Fla., Ill., Ind., Iowa, Ky., Md., Mich., Minn., Mo., Neb., N.J., N.M., Ohio, Pa., Tenn., Texas, Va., W.Va., Wisc., Wyo.																	
1960	61,398	3,635	57,763	22,096	17,888	38.3	31.0	30.7	...	...	...	...	...	...	...	...	...	...	...	...	
1959	23,642	...	23,642	18,852	12,278	79.7	51.9	-31.6	...	...	...	...	...	...	...	...	...	...	...	...	
LEAGUE LIFE INSURANCE COMPANY				Licensed in Michigan only.																	
1960	77,030	22,019	55,011	46,877	9,395	85.2	17.1	-2.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	79,304	...	79,304	33,838	67,149	42.7	84.7	-27.4	...	...	...	...	...	...	...	...	...	...	...	...	
LEGAL SECURITY LIFE INSURANCE				Licensed in La., Miss. & Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	758,908	291,801	38.5	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	543,107	248,009	45.7	
LIBERTY LIFE INSURANCE COMPANY				Licensed in Ariz., D. of C., Fla., Ga., Ky., Miss., Md., N.C., S.C., Tenn., Texas, Va., W.Va., La.																	
1960	2,847,538	...	2,847,538	2,680,356	367,858	94.1	12.9	-7.0	3,729	16,678	447.2	18,372	15,575	84.8	617,202	322,980	52.3	...	...	...	1,2,3,4,5,15,16,21,29,30,31,36,
1959	1,966,781	...	1,966,781	1,826,365	242,012	92.9	12.3	-5.2	661	476	72.0	4,094	5,998	146.5	378,458	133,866	35.4	...	...	...	38,39,41,42,43,44,45,46,49.
LIBERTY MUTUAL INSURANCE COMPANY				Licensed in All States, D. of C., Canal Zone, Puerto Rico & Canada.																	
1960 A	37,694,639	...	37,694,639	33,578,939	4,179,472	89.1	11.1	-.2	...	...	...	1,402,898	1,076,048	76.7	...	...	...	...	...	...	28,29,30,31,32,33,34,36,37,38,
1959 A	35,819,956	...	35,819,956	32,055,285	3,735,520	89.5	10.4	.1	...	...	...	1,431,176	1,202,374	84.0	...	...	...	...	...	...	39,42,44,46,47.

† Less dividends to policyholders or earned income credit. A Combined figures of the Liberty Mutual Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
LIBERTY NAT'L. LIFE INS. CO. 1929 P.O. Box 2612, Birmingham 2, Ala.	1960	319,956,108	286,774,775	...	33,181,333	...	76,000	1,195,243	1,195,243	583,519	482,796	...	128,928	48.8	40.4	10.8
	1959	289,248,845	260,089,341	...	29,159,504	...	83,750	1,033,778	1,033,778	518,650	436,375	...	78,752	50.2	42.2	8.0
LIFE ASSURANCE CO. OF PENNA. 1957 2204 Walnut St., Phila. 3, Pa.	1960	2,711,518	1,951,455	...	760,063	122,020	43,307	441,567	395,426	190,953	267,775	...	-63,302	48.3	60.6	-16.0
LIFE & CASUALTY INS. CO. OF TENN. 1903 Life & Casualty Tower, Nashville, Tenn.	1960	311,732,529	269,280,109	22,200,000	42,452,420	1,510,050	405,670	6,364,529	6,244,111	2,578,184	3,314,392	...	351,535	41.3	52.1	5.6
	1959	294,931,444	254,653,308	21,100,000	40,278,136	1,389,632	373,256	5,557,911	5,606,690	2,383,287	2,884,747	...	338,656	42.5	51.9	6.0
LIFE INSURANCE CO. OF ALABAMA 1952 American Nat'l. Bank Bld., Gadsden, Ala.	1960	7,594,189	6,146,686	...	1,447,503	110,423	33,278	385,776	388,964	259,724	153,524	...	-24,284	66.8	39.8	-6.2
LIFE INS. CO. OF GEORGIA 1891 P.O. Box 6207-Sta.H, Atlanta 8, Ga.	1960	204,785,291	188,093,055	...	16,692,236	2,631,160	511,470	12,528,305	12,411,434	6,901,975	6,047,667	...	-538,208	55.6	48.3	-4.3
	1959	188,157,365	174,651,258	...	13,506,107	2,514,289	379,405	11,002,066	10,692,232	5,745,031	5,745,283	...	-526,082	53.7	49.7	-4.8
LIFE INS. CO. OF LOUISIANA 1955 716 Barrone St., New Orleans, La.	1960	556,820	266,078	...	290,742	1,080	11,000	140,512	148,381	157,746	49,014	...	-58,379	106.3	34.9	-39.3
LIFE INS. CO. OF N. A. 1956 1600 Arch St., Phila. 1, Pa.	1960	19,395,100	10,526,721	2,868,380	8,868,380	421,382	415,158	4,161,289	4,041,226	3,155,472	2,447,647	...	-1,561,894	78.1	58.8	-38.6
	1959	15,047,855	5,700,638	3,347,218	9,347,218	301,318	228,022	1,946,019	1,859,623	1,343,252	1,666,680	...	-1,150,309	72.2	85.6	-61.9
LIFE INS. CO. OF VA. THE 1871 Capitol & 10th Sts., Richmond 9, Va.	1960	516,183,566	461,279,840	4,500,000	54,903,726	1,743,350	1,198,650	12,072,953	11,633,625	7,983,338	3,425,296	...	224,991	68.6	29.4	1.9
	1959	479,910,480	432,786,612	4,500,000	47,123,867	1,304,022	1,068,449	11,516,082	11,019,705	7,503,936	3,513,515	...	2,254	68.1	31.9	...
LINCOLN INCOME LIFE 1928 981 S.3rd St., Louisville 3, Ky.	1960	20,055,968	16,436,454	350,000	3,619,514	327,850	33,640	6,136,050	6,079,179	3,024,179	3,565,049	...	-510,059	49.7	58.1	-8.4
	1959	17,797,574	14,458,951	515,000	3,338,623	270,969	32,396	5,485,189	5,374,984	2,270,425	3,062,606	...	41,953	42.2	55.8	.8
LINCOLN LIBERTY LIFE 1919 11th & O St., Lincoln 1, Neb.	1960	34,752,766	30,154,508	...	4,598,258	32,660	3,770	173,533	167,106	67,593	91,677	...	7,836	40.4	52.8	4.7
	1959	32,102,240	28,023,131	...	4,079,109	26,233	3,652	107,244	98,703	47,708	71,276	...	-20,281	48.3	66.5	-20.5
LINCOLN LIFE INS. CO. OF GA. 1948 1257 Greene St., Augusta, Ga.	1960	824,701	670,110	...	154,591	1,270	8,305	346,279	347,944	152,719	224,764	...	-29,539	43.9	64.9	-8.5
	1959	710,569	556,435	...	154,134	2,935	7,402	367,666	368,475	138,708	249,636	...	-19,869	37.7	67.9	-5.4
LINCOLN MUTUAL LIFE & CASUALTY 1935 711 2nd Ave., N. Fargo, N.D.	1960	3,612,024	2,758,516	...	853,508	111,453	58,186	627,732	622,670	388,787	276,927	...	-43,044	62.4	44.1	-6.9
	1959	3,350,765	2,490,491	...	860,274	106,391	54,208	639,751	635,088	392,453	280,247	...	-37,612	61.8	43.8	-5.9

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
LIBERTY NATIONAL LIFE INSURANCE COMPANY				Licensed in Ala., Ark., Fla., Ga., Ky., Miss., Mo., Okla. & Tenn.																	
1960	...	...	...	...	...	...	...	...	1,195,243	583,519	48.8	...	...	...	...	...	...	...	...	...	5
1959	...	...	...	...	...	...	...	...	1,033,778	518,650	50.2	...	...	...	...	...	...	...	...	...	
LIFE ASSURANCE COMPANY OF PENNSYLVANIA				Licensed in Del., La., Pa. & Va.																	
1960	34,460	...	34,460	34,323	11,267	99.6	32.7	-32.3	...	...	...	217,157	85,009	39.1	...	...	...	143,809	71,621	49.8	
LIFE & CASUALTY INS. CO. OF TENNESSEE				Licensed in Ala., Ariz., Ark., Calif., Colo., Fla., Ga., Ky., La., Miss., Md., Mo., N.M., N.C., S.C., Tenn., Texas, Va., D.C., Ill., Ind.																	
1960	1,468,255	...	1,468,255	1,261,202	371,379	85.9	25.3	-11.2	4,262,087	1,119,711	26.3	262,350	166,472	63.5	72,782	33,952	46.6	178,547	-3,152	-1.8	1,5,7,8,9,11,13,29,30,31,36,38,
1959	1,111,426	...	1,111,426	1,187,457	269,216	106.8	24.2	-31.1	3,940,512	962,469	24.4	291,905	189,646	65.0	74,644	35,848	48.0	188,203	7,867	4.2	39,40,41,43,44,46.
LIFE INSURANCE CO. OF ALABAMA				Licensed in Ala., Fla., Ga., La., Miss., N.C. & S.C.																	
1960	250,423	...	250,423	202,265	34,579	80.8	13.8	5.4	...	...	...	51,710	18,950	36.6	...	...	...	86,831	38,509	44.3	
LIFE INSURANCE CO. OF GEORGIA				Licensed in Ala., Ark., Fla., Ga., Ky., La., Miss., N.C., S.C., Tenn. & Va.																	
1960	2,210,723	...	2,210,723	1,889,335	446,827	85.5	20.2	-5.7	1,107,171	293,712	26.5	745,596	406,318	54.5	8,334,740	4,297,023	51.6	13,204	15,587	118.0	2,4,5,15,21,29,30,31,36,37,38,
1959	1,537,831	...	1,537,831	1,323,507	363,218	86.1	23.6	-9.7	1,011,456	253,128	25.0	801,112	416,448	52.0	7,333,340	3,742,612	51.0	8,492	9,336	109.9	39,41,42,43,44,45,46,47.
LIFE INS. CO. OF LOUISIANA				Licensed in Louisiana only.																	
1960	140,184	...	140,184	147,706	41,291	105.4	29.5	-34.8	...	...	...	...	...	...	...	...	...	8,197	10,040	126.9	
LIFE INSURANCE CO. OF N. A.				Licensed in U.S. Overseas Military Bases, D. of C., and All States, except Hawaii & N.Y.																	
1960	3,390,241	...	3,390,241	2,912,549	1,189,653	85.9	35.1	-21.0	78,276	40,139	51.3	185,894	57,951	31.2	31,370	15,068	48.0	355,445	129,774	36.5	
1959	1,559,273	...	1,559,273	1,260,689	848,702	80.9	54.4	-35.3	24,825	17,880	72.0	90,479	10,833	12.0	18,934	1,430	7.6	166,113	52,421	31.6	
LIFE INS. CO. OF VIRGINIA THE				Licensed in Ala., Ariz., Ark., D.of C., Del., Fla., Ga., Ill., Ind., Ky., La., Md., Mass., Mich., Mo., N.J., N.M., N.C., Ohio, Okla., Pa., S.C., Tenn., Texas, Va. & W. Va.																	
1960	5,331,081	...	5,331,081	4,669,390	684,308	87.6	12.8	-.4	...	...	...	...	...	...	...	...	...	6,392,543	3,313,948	52.6	15,18,21,24,30,36,38,42,44,46.
1959	4,816,304	...	4,816,304	4,172,637	666,386	86.6	13.8	-.5	...	...	...	...	...	...	...	...	...	6,203,400	3,331,299	53.7	
LINCOLN INCOME LIFE				Licensed in Ala., Ark., Ga., Ind., Ky., La., Miss., Okla., Tenn. & W. Va.																	
1960	52,213	...	52,213	57,888	...	110.9	...	-10.9	...	...	...	6,026,966	2,966,301	49.2	...	...	...	...	...	...	5,7,10,15.
1959	45,946	...	45,946	42,161	...	91.8	...	8.2	...	...	...	5,329,038	2,228,264	41.8	...	...	...	...	...	...	
LINCOLN LIBERTY LIFE				Licensed in Ark., Col., Ind., Kan., La., Mo., Minn., Neb., Okla., S.D., Texas & Wyoming.																	
1960	...	...	...	...	...	...	...	...	17,353	7,334	42.3	19,891	9,172	46.1	5,530	481	8.7	124,332	50,606	40.7	1,3,15,16,18,21.
1959	...	...	...	...	...	...	...	...	12,243	6,972	56.9	13,906	8,545	61.4	1,299	...	...	71,255	32,191	45.2	
LINCOLN LIFE INS. CO. OF GEORGIA				Licensed in Georgia.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	347,944	152,719	43.9	...	...	...	
1959	...	...	...	...	...	...	...	...	19,366	...	...	...	...	...	205,626	91,893	44.7	143,484	46,815	32.6	
LINCOLN MUTUAL LIFE & CASUALTY				Licensed in Ariz., Ark., Colo., Idaho, Kans., Minn., Mont., Nebr., Nev., N.Mex., N.D., Ore., S.D., Wisc. Wyo., Utah.																	
1960	...	...	...	...	...	...	...	...	16,114	8,181	50.8	82,917	37,294	45.0	...	...	...	523,639	343,312	65.6	2,3,4,7,8,10,15,16,18,19,20,21,
1959	...	...	...	...	...	...	...	...	14,515	4,167	28.7	94,270	46,341	49.2	...	...	...	526,303	341,945	65.0	24,25,26.

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
LINCOLN MUTUAL LIFE INS. CO. 1896 P.O.Box 1591-Lincoln 1, Nebr.	1960	9,754,422	8,203,760	...	1,550,662	280,239	21,668	169,702	168,672	66,189	94,083	...	8,400	39.2	55.4	5.0
	1959	9,063,990	7,486,126	375,000	1,577,863	279,209	27,758	175,264	197,952	68,051	114,943	...	14,959	34.4	65.6	7.6
LINCOLN NATIONAL LIFE 1905 1301-27 S.Harrison St., Ft.Wayne, Ind.	1960	1,490,554,709	1,296,801,115	...	193,753,594	7,468,530	6,021,958	52,122,387	51,447,242	40,384,197	10,467,612	...	‡ 854,932	78.5	20.1	1.2
	1959	1,418,018,196	1,242,577,357	...	175,440,839	6,793,385	4,909,222	44,485,978	43,332,297	35,671,790	8,684,441	...	347,281	82.3	19.5	-.8
LONDON ASSURANCE 1720 111 John St., New York 38, N.Y.	1960	32,686,218	21,951,249	...	10,734,969	B 4,948	B 10,487	B 45,524	B 46,589	B 20,545	B 29,320	...	B-3,276	44.1	64.4	-7.0
	1959	30,366,014	19,516,309	...	10,849,705	B 6,013	B 16,365	B 87,979	B 90,557	B 16,833	B 89,763	...	B-16,039	18.6	102.0	-17.7
LONDON & LANCASHIRE INS. CO. 1862 20 Trinity St., Hartford 2, Conn.	1960	18,367,695	12,561,515	30,000	5,806,179	A 133,553	A 109,039	A 386,672	A 390,099	A 173,595	A 282,034	...	A-65,530	44.5	72.9	-16.8
	1959	18,510,305	12,085,590	30,000	6,424,715	A 147,291	A 119,430	A 432,824	A 446,541	A 178,008	A 322,304	...	A-53,770	39.9	74.5	-12.0
LONG ISLAND INSURANCE COMPANY 1957 100 Clinton St., Brooklyn 1, N.Y.	1960	6,996,263	5,105,364	...	1,890,900	...	45,039	87,128	129,010	94,796	31,279	...	2,935	73.5	35.9	2.3
	1959	1,766,196	172,633	...	1,593,563	41,881	122,367	127,414	89,361	51,826	55,983	...	-18,448	58.0	43.9	-20.6
LOYAL AMER. LIFE INS. CO. 1955 1050 Government St., Mobile, Ala.	1960	3,760,778	1,523,829	...	2,236,949	...	28,911	327,139	327,139	252,605	132,845	...	-58,311	77.2	40.6	-17.8
	1959	3,456,377	924,434	...	2,531,943	18,852	13,500	274,527	279,334	234,030	106,533	...	-61,228	83.8	38.8	-21.9
LOYAL PROTECTIVE LIFE 1937 19 Deerfield St., Boston 15, Mass.	1960	34,807,304	21,972,450	719,774	12,834,854	6,257,573	592,048	7,774,715	6,999,307	3,255,157	3,587,512	...	156,638	46.5	46.1	2.2
	1959	32,363,660	19,944,163	817,241	12,419,497	5,482,164	560,437	7,095,211	6,393,495	3,011,848	3,076,133	...	305,514	47.1	43.4	4.8
LUMBERMEN'S MUTUAL CAS. CO. 1912 20 N.Wacker Dr., Chicago 40, Ill.	1960	275,726,149	220,726,149	20,000,000	55,000,000	4,418,932	7,168,987	16,278,178	15,918,499	11,120,158	4,386,631	538,410	411,710	69.9	26.9	5.8
	1959	254,778,531	209,778,531	15,000,000	45,000,000	4,059,253	6,694,514	15,497,105	15,378,971	9,774,885	4,161,076	649,081	1,443,010	63.6	26.8	13.1
MAINE FIDELITY LIFE INS. CO. 1955 83 Exchange St., Portland, Maine	1960	1,246,773	514,483	...	732,289	46,589	11,980	215,026	216,586	118,709	174,811	...	-76,934	54.8	81.3	-35.5
	1959	1,324,557	370,207	...	954,350	48,149	10,240	203,471	195,870	96,785	216,750	...	-117,665	49.4	106.5	-60.1
MAMMOTH LIFE AND ACCIDENT 606-8 W.Walnut St., Louisville, Ky.	1960	11,375,769	9,383,885	490,262	1,991,885	552,691	23,336	1,311,830	1,303,698	498,612	777,058	1,411	28,028	38.2	59.2	2.3
	1959	10,745,075	8,842,242	465,262	1,902,833	544,559	64,520	1,273,711	1,298,386	493,950	789,713	1,492	14,723	38.0	62.0	1.2
MANHATTAN CASUALTY 1949 156 William St., New York 38, N.Y.	1960	15,450,790	11,667,545	...	3,783,245	574,233	420,533	5,910,575	5,866,137	3,120,560	3,397,565	...	-651,988	53.2	57.5	-11.1
	1959	14,405,930	11,402,865	...	3,003,066	529,794	236,159	2,893,918	2,589,088	900,283	U	...	U	34.8	U	...
MANHATTAN LIFE 1850 111 W.57th St., New York 19, N.Y.	1960	178,635,081	167,003,059	460,645	11,632,022	23,082	29,775	218,809	221,115	135,529	50,448	22,737	35,138	61.3	23.1	23.7
	1959	165,497,170	155,820,041	2,563,137	9,677,128	25,388	30,798	200,300	195,645	85,344	45,604	20,024	64,697	43.6	22.8	39.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $259,499 gain from transfer under combined group coverages.
A Combined figures of the London & Lancashire Group. B Combined figures of the London Group. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
LINCOLN MUTUAL LIFE INSURANCE COMPANY				Licensed in Colo., Idaho, Ill., Iowa, Kans., Minn., Mo., Mont., Nebr., Ore., S.D., Utah, Wash., Wyo.																	
1960	...	...	...	...	...	...	...	...	102,316	34,240	33.5	13,481	4,374	32.4	...	...	...	52,875	27,578	52.2	3,10,15,16,17,21,22,23.
1959	...	...	...	...	...	...	...	...	137,263	41,965	30.6	12,995	6,276	48.3	...	...	...	47,693	19,810	41.5	
LINCOLN NATIONAL LIFE				Licensed in All States, except Alaska, N.Y., also in Panama Canal Zone, Philippines, P.R., D. of C., Virgin Isl., Dom. of Can., Prov. of Ont.																	
1960	42,355,977	...	42,355,977	36,367,238	5,567,666	85.9	13.1	1.0	1,193,044	760,956	63.8	2,941,964	865,276	29.4	3,852,972	1,679,845	43.6	1,103,285	710,882	64.4	1,2,3,4,15,17,20,21,26,29,30,
1959	36,677,828	...	36,677,828	32,600,293	4,886,136	88.9	13.3	-2.2	965,414	494,669	51.2	1,832,512	922,557	50.3	2,782,338	953,671	34.3	1,074,205	700,600	65.2	32,33,36,37,38,41,42,43,44,45, 46,47,55,57,58.
LONDON ASSURANCE				Licensed in All States of U.S., Puerto Rico & D. of C.																	
1960B	17	...	17	...	7	...	41.2	58.8	46,453	20,511	44.2	119	34	28.6	...	...	...	...	...	...	
1959B	27	...	27	-1	9	-3.7	33.3	63.0	90,445	16,752	18.5	85	82	96.5	...	...	...	...	...	...	
LONDON & LANCASHIRE INS. CO., LTD.				Licensed in All States of U.S. & D. of C.																	
1960A	71,105	...	71,105	41,723	22,138	58.7	31.1	10.2	292,975	120,859	41.3	C 26,019	C 11,013	42.3	...	...	...	...	...	...	
1959A	65,410	...	65,410	33,671	21,205	51.5	32.4	16.1	355,231	135,250	38.1	25,900	9,087	35.1	...	...	...	...	...	...	
LONG ISLAND INSURANCE COMPANY				Licensed in New York.																	
1960	129,010	...	129,010	94,796	31,279	73.5	24.2	2.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	89,361	...	89,361	51,826	55,983	58.0	62.6	-20.6	...	...	...	...	...	...	...	...	...	...	...	...	
LOYAL AMERICAN LIFE INS. COMPANY				Licensed in Ala., Miss & La.																	
1960	241,824	...	241,824	192,037	111,218	79.4	46.0	-25.4	...	...	...	85,315	60,568	71.0	...	...	...	...	...	...	
1959	279,334	...	279,334	234,036	106,533	83.8	38.1	-21.9	...	...	...	...	...	...	...	...	...	...	...	...	
LOYAL PROTECTIVE LIFE				Licensed in Calif., Conn., Del., D.C., Idaho, Ill., Ind., Iowa, Kans., Me., Md., Mass., Mich., Minn., Mo., Nebr., N.H., N.J., N.Y., Ohio, Ore., Pa., Vt., Va., Wash., Wisc. & Canada.																	
1960	657,185	...	657,185	524,812	93,264	80.0	14.2	5.8	202,844	105,571	52.0	1,250	...	...	5,946,326	2,558,793	43.0	191,700	65,981	34.4	1,15,17,21,22,23,29,36,42,44,
1959	627,207	...	627,207	623,541	94,678	99.4	15.1	-14.5	...	...	...	210,673	134,396	63.8	5,486,680	2,221,559	40.5	68,935	32,351	46.9	57.
LUMBERMEN'S MUTUAL CASUALTY COMPANY				Licensed in All States, and D. of C., all Canadian Provinces except Prince Edward Is., & Newfoundland.																	
1960	13,924,738	247,237	13,677,501	10,079,867	3,481,699	73.7	25.4	0.9	1,321,728	730,298	55.3	26,574	6,285	23.7	31,658	10,117	32.0	861,038	293,591	34.1	1,3,7,8,9,10,11,15,16,17,18,19,
1959	13,459,125	348,592	13,110,533	8,713,986	3,218,531	66.5	24.5	9.0	1,302,374	717,152	55.1	24,935	9,409	37.7	6,571	...	...	934,558	334,338	35.5	20,21,22,23,24,25,26,28,29,30, 31,32,33,34,36,37,38,39,40,41, 42,43,44,45,46,47,48,49,54,56, 57.
MAINE FIDELITY LIFE INS. COMPANY				Licensed in Ala., Ariz., Conn., Del., Fla., Ga., Idaho, Ill., Ind., Iowa, La., Me., Md., Mass., Nev., Okla., Ore., Pa., S.C., Vt., Va., Wash. & W. Va.																	
1960	...	...	...	...	...	...	...	...	2,939	2,323	79.0	82,176	55,305	67.3	70,886	25,144	35.5	60,585	35,936	59.3	2,3,15,16,18,19,20,24,25,26,
1959	...	...	...	-1,184	10,029	...	...	...	4,033	2,624	65.1	79,883	36,643	45.9	50,857	27,297	53.7	61,097	31,404	51.4	28,48,49.
MAMMOTH LIFE & ACCIDENT				Licensed in Ill., Ind., Ky., Mich., Mo., Ohio, Tenn., W.Va., Wisc.																	
1960	...	...	...	...	...	...	...	...	...	...	...	778,384	237,240	30.5	170,734	145,412	85.2	354,581	115,959	32.7	
1959	...	...	...	...	...	...	...	...	...	...	...	748,969	296,067	39.5	215,778	113,812	52.8	333,639	84,051	25.1	
MANHATTAN CASUALTY				Licensed in Conn., Fla., Me., Mass., N.H., N.Y. and Vermont.																	
1960	56,652	...	56,652	31,944	19,662	56.5	34.6	8.9	...	...	...	706,638	438,113	62.0	...	...	...	5,102,847	2,650,503	51.9	
1959	93,923	...	93,923	63,084	U	67.2	...	...	...	...	...	358,107	149,530	41.8	...	...	...	2,137,058	687,669	32.2	
MANHATTAN LIFE				Licensed in D. of C., and All States, except Oklahoma.																	
1960	243,852	22,737	221,115	135,529	50,448	61.3	22.8	15.9	...	...	...	...	...	...	...	...	...	...	...	...	
1959	215,669	20,024	195,645	85,344	45,604	43.6	23.3	33.1	...	...	...	...	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Combined figures of the London & Lancashire Group. B Combined figures of the London Group. C Health only. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
MARINE INS. CO. LTD. 1836	1960	12,090,028	6,036,227	...	6,053,801	3,822	8,730	35,149	36,436	15,859	22,565	...	-1,987	43.5	64.2	-5.5
90 John Street, New York, N.Y.	1959	11,866,237	5,624,808	...	6,241,429	5,109	13,237	73,150	76,514	13,002	73,222	...	-9,710	17.0	100.1	-12.7
MARYLAND CASUALTY CO. 1898	1960	252,509,943	172,165,253	29,908,923	80,344,689	1,303,808	864,607	3,611,336	3,566,873	1,843,478	1,549,288	...	174,107	51.7	42.9	4.9
701 W. 40th St., Baltimore 3, Md.	1959	240,632,348	164,973,066	27,972,072	75,659,282	1,259,345	770,232	3,583,442	3,609,127	1,899,337	1,636,919	...	72,871	52.6	45.7	2.0
MASS. BONDING & INS. CO. 1907	1960	74,496,318	52,261,804	...	22,234,514	488,637	676,803	3,143,758	3,189,844	1,646,685	1,357,598	...	185,562	51.6	43.2	5.8
10 P.O. Square, Boston, Mass.	1959	75,972,465	53,457,606	...	22,514,859	534,725	762,949	3,256,154	3,335,555	1,821,441	1,382,301	...	131,813	54.6	42.5	4.0
MASS. CASUALTY INS. CO. 1926	1960	5,712,985	3,582,384	...	2,130,601	2,440,175	917,000	3,518,659	3,359,833	1,223,375	1,811,504	...	324,954	36.4	51.5	9.7
50 Congress St., Boston 9, Mass.	1959	5,091,489	3,263,189	...	1,828,300	2,281,348	818,000	3,268,836	3,014,244	1,164,808	1,612,959	...	236,477	38.6	49.3	7.8
MASS. IND. & LIFE INS. CO. 1927	1960	32,229,955	18,012,439	1,870,300	14,217,516	11,506,675	4,751,665	9,534,239	9,014,913	3,440,783	4,383,313	...	1,190,817	38.2	46.0	13.2
654 Beacon St., Boston 15, Mass.	1959	30,379,453	17,050,573	985,000	13,328,880	10,987,348	4,479,797	9,117,229	8,243,305	3,024,526	3,938,819	...	1,279,959	36.7	43.2	15.5
MASS. MUTUAL LIFE INS. CO. 1851	1960	2,440,175,385	2,300,874,297	11,610,700	139,301,088	1,743,914	3,402,689	24,265,821	24,280,017	22,147,460	4,472,626	421,611	-2,340,069	91.2	18.4	-7.8
1295 State St., Springfield, Mass.	1959	2,327,387,640	2,187,603,799	12,139,000	139,783,841	1,758,110	2,539,482	19,899,653	19,736,230	18,591,005	4,057,928	871,086	-2,912,704	94.2	20.4	-9.9
MASS. PROTECTIVE ASSOC. INC. 1895	1960	100,606,023	15,944,544	40,364,720	84,661,479	8,222,770	327,154	12,262,403	12,023,405	6,088,406	4,022,631	...	1,912,368	50.6	32.8	15.9
18 Chestnut St., Worcester 8, Mass.	1959	94,100,427	15,619,254	35,462,574	78,481,173	7,983,772	378,967	12,224,506	11,911,631	5,674,227	3,897,782	...	2,339,623	47.6	31.9	9.6
MEDICAL INDEM. OF AMER. INC. 1950	1960	4,410,439	3,450,930	...	959,509	682,465	1,060,374	4,191,467	3,889,489	2,899,103	812,618	...	177,768	74.5	19.4	4.6
200 N. Michigan Ave., Chicago, Ill.	1959	3,476,939	2,676,049	...	800,891	380,487	954,329	3,694,581	3,674,109	2,779,223	760,809	...	134,078	75.6	20.6	3.6
MERCANTILE SECURITY LIFE INS. CO. 1953	1960	7,547,331	1,963,158	...	5,584,173	3,067	1,500	70,023	67,712	57,191	8,390	3,800	2,132	84.5	12.0	8.3
1802 Main Street, Dallas 1, Texas																
MERCHANTS FIRE ASSUR. CORP. N.Y. 1910	1960	89,306,612	33,914,090	...	55,392,522	A 9,476	A 16,401	A 82,531	A 86,132	A 38,570	A 24,672	...	A 22,890	44.8	29.9	26.6
225 Broadway, New York 7, N.Y.	1959	86,258,389	30,806,384	1,246,847	55,452,005	A 13,076	A 32,396	A 174,365	A 186,685	A 34,361	A 35,217	...	A 117,107	18.4	20.2	62.7
MERCHANTS MUTUAL INS. CO. 1917	1960	46,643,030	38,537,533	750,000	8,105,496	232,163	202,394	697,496	711,953	339,783	193,079	...	179,091	47.7	27.7	25.2
268 Main St., Buffalo 5, N.Y.	1959	40,171,438	33,441,959	...	6,729,479	246,621	345,320	670,552	660,706	345,320	221,860	...	93,526	52.3	33.1	14.2
METROPOLITAN LIFE INS. CO. 1868	1960	17,941,244,002	17,037,679,311	141,143,000	903,564,691	49,580,082	53,916,407	432,482,950	429,519,499	360,633,155	66,632,366	16,803,115	‡ -1,447,477	84.0	15.4	4.3
1 Madison Ave., New York 10, N.Y.	1959	17,140,514,923	16,270,478,952	138,475,000	870,035,971	46,616,631	45,959,610	395,141,230	392,093,566	328,418,701	60,851,413	14,512,275	-382,861	83.8	15.4	3.5

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $214,893 gain from transfers under group package policies and $3,916,017 loss from decrease in special reserves on certain policies. A Combined figures of the Merchants Fire Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
MARINE INS. CO. LTD.				Licensed in Calif.; Colo., Conn., Del., Ga., Ill., Ind., Iowa, La., Md., Mass., Mich., Minn., Mo., N.J., N.Y., Ohio, Ore., Pa., R.I., Tenn., Utah, Vt., Wash., W.V., and Wis.																	
1960	...	...	...	...	...	...	...	...	36,436	15,859	43.5	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	76,514	13,002	17.0	...	...	...	...	...	...	...	...	...	
MARYLAND CASUALTY CO.				Licensed in all states of U.S., D. of C., Com. of Puerto Rico, Vir. Is., Canal Zone, Dom. of Can., Rep. of Panama.																	
1960	1,289,736	...	1,289,736	892,217	405,371	69.2	31.4	-.6	1,591,481	691,281	43.4	270,730	61,552	22.7	...	...	...	414,926	198,429	47.8	3, 4, 9, 11, 15, 16, 21, 22, 28, 29, 34,
1959	1,298,252	...	1,298,252	941,805	412,115	72.5	31.7	-4.3	1,616,772	590,149	36.5	282,243	141,654	50.2	...	...	...	411,860	225,729	54.8	35, 36, 47, 48, 49, 51, 54, 56, 58
MASS. BONDING & INS. CO.				Licensed in all states of the U.S. & D. of C.																	
1960	698,433	...	698,433	392,893	211,454	56.3	30.3	13.4	180,442	77,741	43.1	1,887,557	984,631	52.1	...	...	...	423,413	191,420	45.2	3, 4, 9, 15, 16, 21, 22, 34, 35, 47, 49, 51
1959	786,610	...	786,610	547,454	218,864	69.6	27.8	2.6	191,014	81,502	42.7	1,895,332	975,329	51.5	...	...	...	462,599	217,156	46.9	
MASS. CASUALTY INS. CO.				Licensed in all states except Ala., Alaska, Ark., Hawaii, Idaho, Kan., La., Miss., Mont., Neb., N.M., N.C., N.D., S.C., Texas, Utah, W. Va., Wyoming																	
1960	...	...	...	...	...	...	...	...	...	...	...	62,686	33,950	54.2	2,790,823	872,083	31.2	506,325	317,342	62.7	1, 15, 47, 48, 49, 54
1959	...	...	...	...	...	...	...	...	...	...	...	71,535	34,906	48.8	2,471,300	770,084	31.2	471,410	359,818	76.3	
MASS. IND. & LIFE INS. CO.				Licensed in D. of C. and all states except Alaska and Hawaii.																	
1960	...	...	...	...	...	...	...	...	...	...	...	106,943	73,468	68.7	8,907,969	3,367,315	37.8	...	...	...	1, 21
1959	...	...	...	...	...	...	...	...	...	...	...	115,720	67,413	58.3	8,127,585	2,957,114	36.4	...	...	...	
MASS. MUTUAL LIFE INS. CO.				Licensed in all States, D. of C. and Canada.																	
1960	24,654,687	421,611	24,233,076	22,104,850	4,462,173	91.2	18.4	-9.6	...	...	...	46,941	42,610	90.8	...	...	...	...	...	...	29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 41,
1959	20,593,982	871,086	19,722,896	18,582,789	4,048,363	94.2	20.5	-11.4	...	...	...	13,334	8,216	61.6	...	...	...	...	...	...	43, 44, 45, 46
MASS. PROTECTIVE ASSOC. INC.				Licensed in all states and D. of C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	12,023,405	6,088,406	50.6	...	...	...	1, 4, 14, 15, 16, 17, 21, 23, 58
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	11,911,631	5,674,227	47.6	...	...	...	
MEDICAL INDEM. OF AMER. INC.				Licensed in Ill., Iowa, Kan., N.Y., Ohio, Okla., Penna.																	
1960	3,884,908	...	3,884,908	2,893,650	805,591	74.5	20.7	4.8	...	...	...	...	...	...	...	...	...	4,581	5,454	119.1	29, 36, 38, 39, 44, 46
1959	3,669,747	...	3,669,747	2,773,691	753,897	75.6	20.5	3.9	...	...	...	...	...	...	...	...	...	4,362	5,532	126.9	
MERCANTILE SECURITY LIFE INS. CO.				Licensed in Ariz., N.M., Okla., Texas																	
1960	67,715	3,800	63,915	54,585	8,026	85.4	12.6	2.0	241	...	...	77	...	...	...	...	...	3,479	2,605	74.9	4, 29, 36
MERCHANTS FIRE ASSUR. CORP. N.Y.				Licensed in all states except Alaska, Kans., Mo., Mont., N.D., S.D., Vt., & Wyo. Also Canada, Grt. Britian, and Holland.																	
1960 A	...	...	...	...	...	...	...	...	86,132	38,570	44.8	...	...	...	...	...	...	...	...	...	
1959 A	...	...	...	...	...	...	...	...	186,685	34,361	18.4	...	...	...	...	...	...	...	...	...	
MERCHANTS MUTUAL INS. CO.				Licensed in Conn., Del., D. of C., Me., Md., Mass., N.H., N.J., N.Y., Penna., R.I., Vt. & Va.																	
1960	171,043	...	171,043	112,893	34,257	66.0	20.0	14.0	540,910	226,890	42.0	...	...	...	...	...	...	...	...	...	9, 11, 34, 49
1959	141,424	...	141,424	89,538	26,687	63.3	18.9	17.8	519,282	255,782	49.3	...	...	...	...	...	...	...	...	...	
METROPOLITAN LIFE INS. CO.				Licensed in all states of U.S. and D. of C., Puerto Rico and Canada.																	
1960	370,377,880	14,646,614	355,731,266	322,349,098	28,838,560	90.6	8.1	1.3	4,605,191	2,179,412	47.3	14,028,717	7,216,692	51.4	43,357,284	21,601,430	49.8	11,797,041	7,286,523	61.8	1, 2, 3, 4, 15, 17, 18, 19, 20, 21, 23, 24,
1959	339,061,299	12,518,031	326,543,268	295,945,125	26,928,632	90.6	8.2	1.1	4,869,799	2,247,700	46.2	14,050,863	7,422,498	52.8	40,093,182	19,363,461	48.3	6,536,454	3,439,917	52.6	25, 26, 29, 30, 32, 33, 34, 36, 37, 38, 40, 41, 42, 43, 44, 45, 46, 55, 57

† Less dividends to policyholders or earned income credit. A Combined figures of the Merchants Fire Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
MICHIGAN LIFE INSURANCE COMPANY 1927	1960	21,093,973	17,671,463	600,000	3,422,510	300,018	1,007,770	6,900,999	6,879,336	6,265,998	1,000,151	-17,862	-386,813	91.1	14.5	-5.9
3101 N.Woodward Ave.,Royal Oak, Mich.	1959	19,247,893	16,162,005	600,000	3,085,888	278,355	595,309	5,327,313	5,204,520	4,436,452	949,133	311,427	-181,066	85.2	17.8	2.4
MICHIGAN MUT. LIAB. COMPANY 1912	1960	79,056,108	68,034,725	2,000,000	11,021,383	53,359	47,284	211,541	218,347	124,237	68,184	...	25,926	56.9	32.2	11.9
28 W. Adams Ave., Detroit, Mich.	1959	71,688,351	60,135,803	2,000,000	11,552,548	60,165	48,946	227,724	231,591	142,463	75,083	...	14,045	61.5	33.0	6.1
MIDLAND EMPIRE INS.CO.,INC. THE 1955	1960	971,498	439,831	...	531,667	78,814	11,467	78,032	70,231	41,660	36,556	...	-7,985	59.3	46.8	-11.4
215 N.5th St., Atchison, Kansas	1959	943,653	456,228	...	487,424	71,013	6,881	99,091	28,708	13,617	24,417	...	-9,326	47.4	24.6	-32.5
MIDLAND EMPIRE LIFE INS. CO.,INC. 1954	1960	772,429	223,203	50,000	549,226	51,531	851	63,539	66,581	17,445	-13,875	...	63,011	26.2	-21.8	94.6
215 N.5th St., Atchison, Kansas	1959	638,183	188,991	50,000	449,192	54,573	462	65,221	56,064	13,115	4,567	...	38,382	23.4	7.0	68.5
MIDLAND MUT. LIFE INS. COMPANY 1905	1960	114,892,483	108,251,615	...	6,640,869	83,851	9,719	306,620	268,828	91,539	191,090	5,794	-13,802	34.1	62.3	-3.0
250 E.Broad St.,Columbus, Ohio	1959	110,086,692	103,706,351	...	6,380,341	46,059	10,100	231,681	218,040	71,059	162,184	3,961	-15,202	32.6	70.0	-5.1
MIDLAND NAT'L. LIFE INS.COMPANY 1906	1960	28,904,830	25,507,163	...	3,397,667	239,031	83,007	1,185,527	1,072,065	324,179	1,414,037	...	-666,151	30.2	119.3	-62.1
104 S.Maple St., Watertown, S.D.	1959	26,646,396	22,731,302	...	3,915,093	125,569	28,978	472,644	422,904	136,452	435,971	...	-149,518	32.3	92.2	-35.4
MID-STATES LIFE INS.CO.OF AMERICA 1952	1960	4,213,992	1,567,388	...	2,646,604	39,500	74,774	1,138,048	1,139,548	450,725	196,610	...	492,213	39.6	17.3	43.2
300 N.Main St., Orlando, Fla.																
MIDWEST LIFE INSURANCE COMPANY 1906	1960	20,380,044	18,387,169	792,875	1,992,875	141,094	39,610	577,512	575,047	259,023	328,971	...	-12,946	45.0	57.0	-2.3
500 S.16th St.,Lincoln 8, Nebr.	1959	18,866,197	17,061,422	804,775	1,804,775	138,630	39,425	544,158	539,523	241,602	262,638	...	35,283	44.8	48.3	6.5
MINISTERS LIFE & CASUALTY UNION 1900	1960	20,668,967	18,518,901	250,000	2,150,066	550,948	774,000	4,539,007	4,475,508	3,747,838	722,487	...	5,183	83.7	15.8	.1
3100 W.Lake St.,Minneapolis 16,Minn.	1959	19,201,438	17,116,912	250,000	2,084,526	467,449	620,000	3,963,311	3,903,649	3,352,084	610,438	...	-58,873	85.9	15.4	-1.5
MINNEHOMA LIFE INS. COMPANY 1956	1960	824,509	564,647	...	259,862	285,500	4,669	60,684	103,231	49,956	34,499	...	18,777	48.4	56.9	18.2
1905 N.Sheridan Rd., Tulsa, Okla.	1959	855,345	649,422	...	205,923	328,048	5,812	136,377	86,958	58,281	40,035	...	-11,359	67.0	34.4	-13.1
MINN. COMM. MEN'S ASS'N. 1905	1960	745,157	149,692	...	595,466	70,024	64,032	496,998	503,582	295,354	198,231	...	9,997	58.7	39.9	2.0
2550 Pillsbury Ave., Minn. 4, Minn.	1959	697,332	142,366	...	554,966	76,608	53,874	522,328	520,732	279,039	181,425	...	60,248	53.6	34.7	11.6
MINNESOTA MUTUAL LIFE 1880	1960	293,452,534	275,753,565	...	17,698,969	13,355	2,094	46,014	32,659	12,063	72,974	...	-52,378	36.9	158.6	-160.4
Victory Square-St.Paul 1, Minnesota																

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

	GROUP ACCIDENT & HEALTH									ACCIDENT ONLY			ACCIDENT & HEALTH			NON-CANCELLABLE A.&H.			HOSPITAL & MEDICAL			
						Ratio to Premiums Earned Less Dividend																
Year Ending Dec. 31	Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Losses Incurred	Expense Incurred	Profit	Premiums Earned †	Losses Incurred	Ratio	Premiums Earned †	Losses Incurred	Ratio	Premiums Earned †	Losses Incurred	Ratio	Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
MICHIGAN LIFE INSURANCE COMPANY				Licensed in Mich., Ohio, Ind., Ill.																	
1960	6,424,062	-17,862	6,441,924	5,991,079	737,771	93.0	11.5	-4.5	...	...	...	85,733	64,889	75.7	...	...	...	351,679	210,030	59.7	3,4,14,15,16,17,18,21,22,23,24,
1959	5,017,197	311,427	4,705,770	4,146,581	633,930	93.1	13.5	5.0	...	...	...	100,161	64,038	77.5	...	...	...	398,589	225,834	56.7	29,30,31,35,36,40,41,42,43,44, 47,48,49,52.
MICHIGAN MUTUAL LIABILITY CO.				Licensed in All States, D. of C., Dom. of Canada & Prov. of Ontario.																	
1960	119,680	...	119,680	80,834	36,899	67.5	30.9	1.6	98,667	43,403	44.0	...	...	...	...	...	...	...	...	...	
1959	124,360	...	124,360	71,965	35,745	57.9	28.7	13.4	107,231	70,498	65.7	...	...	...	...	...	...	...	...	...	
MIDLAND EMPIRE INS. CO., INC. THE				Licensed in Kans., Okla., Mo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	70,231	41,660	59.3	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	28,708	13,617	47.4	...	...	...	...	...	...	
MIDLAND EMPIRE LIFE INS. CO., INC.				Licensed in Kans., Okla., Mo.																	
1960	...	...	...	...	...	...	...	...	...	...	...	66,581	17,445	26.2	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	56,064	13,115	23.4	...	...	...	...	...	...	
MIDLAND MUTUAL LIFE INS. CO.				Licensed in Ala.,Ariz.,Calif.,D. of C., Fla.,Ill.,Ind.,Ia.,Ky.,Md.,Mich.,Minn.,Mo.,N.J.,N.C.,Ohio,Pa.,S.C.,Tenn.,Va. & W.Va.																	
1960	13,174	...	13,174	8,214	669	62.4	5.1	32.5	32,461	24,026	74.0	A 36,396	A 6,763	18.6	52,443	10,931	20.8	134,354	41,604	31.0	1,2,4,15,16,20,21,23,26,47,57,
1959	10,517	...	10,517	8,796	577	83.6	5.5	10.9	40,535	8,301	20.5	A 47,633	A17,505	36.7	19,343	5,793	29.9	100,012	30,663	30.7	58.
MIDLAND NATIONAL LIFE INS. CO.				Licensed in Alaska,Ariz.,Calif.,Colo.,Fla.,Ill.,Ia.,Kan.,Minn.,Mo.,Mont.,Nebr.,N.D.,Ore.,S.D.,Wash.,Wyo.,Germany, French Morocco & England.																	
1960	82,599	...	82,599	79,899	11,026	96.7	13.3	-10.0	20,724	9,952	48.0	240,668	74,809	31.1	339	194	57.2	727,735	159,326	21.9	3,13,15,16,21,29,36,47.
1959	29,551	...	29,551	29,234	19,915	98.9	67.4	-66.3	10,507	5,615	53.4	196,755	48,144	24.5	47	...	...	186,045	53,459	28.7	
MID-STATES LIFE INS. CO. OF AMERICA				Licensed in Ala., Fla., Ga.,Ill.,Ind.,Ky.,La.,Mich.,Miss.,Mo.,S.C.,Tenn.,Texas, Va.,W.Va. & Wisc.																	
1960	300,470	...	300,470	39,813	64,695	13.3	21.5	65.2	...	...	...	839,078	410,912	49.0	...	...	...	...	...	...	
MIDWEST LIFE INSURANCE CO.				Licensed in Calif.,Colo.,Iowa,Hawaii,Kans.,Minn.,Nebr.,Ohio,N.Mex.,S.D. & Wyoming.																	
1960	...	...	...	...	...	...	...	...	55,824	21,208	38.0	B 93,367	B 24,358	26.1	...	...	...	425,856	213,457	50.1	3,7,8,10,15,21,47.
1959	...	...	...	...	...	...	...	...	...	...	...	B140,803	B 54,025	38.4	...	...	...	398,719	187,576	47.0	
MINISTERS LIFE & CASUALTY UNION				Licensed in Calif.,Ga.,Ind .,Ill.,Ky.,Minn.,Ohio,Tenn.,Texas,Va., Dom. of Canada.																	
1960	...	...	...	...	...	...	...	...	102,532	29,889	29.2	3,973,094	3,429,553	86.3	23,876	10,991	46.0	376,006	277,405	73.8	1,3,15,16,47,57.
1959	...	...	...	...	...	...	...	...	76,234	35,354	46.4	3,447,741	2,991,127	86.8	9,827	8,366	85.1	369,847	317,237	85.8	
MINNEHOMA LIFE INSURANCE CO.				Licensed in Ariz.,Ark.,La.,Miss.,N.Mex.,Okla.,S.C. & Texas.																	
1960	101,886	...	101,886	49,588	34,507	48.7	33.9	17.4	...	...	...	1,345	368	27.4	...	...	...	...	...	...	40.
1959	85,584	...	85,584	57,293	39,654	66.9	46.3	-13.2	...	...	...	1,374	989	72.0	...	...	...	...	...	...	
MINN. COMMERCIAL MEN'S ASSN.				Licensed in Minn., N.D. & S.D.																	
1960	...	...	...	...	...	...	...	...	235,138	110,723	47.1	A 162,867	A 115,167	70.7	...	...	...	105,576	69,464	65.8	
1959	...	...	...	...	...	...	...	...	248,554	107,061	43.0	A 173,782	A 104,825	60.0	...	...	...	98,399	67,172	68.0	
MINNESOTA MUTUAL LIFE				Licensed in D. of C., Guam, Canada & All States, except New York.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	32,659	12,063	36.9	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only. B Includes specified disease.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
MINN. PROTECTIVE ASSOC. 1924, 730 Hennepin Ave., Minneapolis 3, Minn.	1960	1,452,309	1,024,483	...	427,825	642,562	U	2,600,762	2,499,685	1,323,878	1,134,033	...	41,774	53.0	43.6	1.7
	1959	1,219,274	844,732	...	374,542	541,484	236,168	2,254,575	2,196,565	1,161,633	975,690	...	59,242	52.9	43.3	2.7
MISSOURI NAT'L. LIFE INS. CO. 1953, 1006 Grand Ave., Kansas City, Mo.	1960	542,630	179,745	...	362,884	74,172	32,750	489,009	478,788	131,464	135,506	...	211,818	27.5	27.7	44.2
	1959	508,230	160,014	...	348,216	63,951	38,900	436,582	428,944	136,956	341,256	...	-49,268	31.9	78.2	-11.5
MONARCH LIFE INS. CO. 1901, 1250 State St., Springfield, Mass.	1960	107,973,689	88,768,688	88,900	19,205,000	16,138,032	1,403,179	27,030,396	25,610,285	12,969,199	11,720,567	125,820	920,519	50.6	43.4	4.1
	1959	97,353,799	79,830,994	42,400	17,522,805	14,717,921	1,215,188	24,888,159	23,759,616	12,369,709	11,366,611	104,641	23,296	52.1	45.7	.5
MONUMENTAL LIFE INS. CO. 1858, Charles & Chase St. Baltimore 2, Md.	1960	244,444,750	210,059,319	3,577,885	34,385,431	927	3,005	33,490	31,666	17,475	43,244	...	-29,052	55.2	127.6	-91.7
MOTOR CLUB OF AMER. INS. CO. 1928, 449 Central Ave., Newark 7, N.J.	1960	9,215,058	6,272,197	...	2,942,861	108,011	...	236,118	238,769	58,119	111,993	...	68,657	24.3	47.4	28.8
	1959	8,911,951	6,144,503	...	2,767,447	110,662	92,244	246,749	263,383	92,244	136,563	...	34,576	35.0	55.3	13.1
MOTORISTS MUTUAL INS. CO. 1928, 471 East Broad St., Columbus, Ohio	1960	29,845,859	18,376,953	1,481,618	11,468,906	8,824	3,780	19,187	18,703	6,835	9,451	...	2,417	36.5	49.3	12.9
MUNICH AMERICAN REASSURANCE 1959, 1375 Peachtree Street, Atlanta 9, Ga.	1960	3,341,751	335,996	...	3,005,755	45,666	...	197,701	152,034	97,071	129,025	...	-74,062	63.8	65.3	-48.7
MUNICIPAL INSUR. CO. OF AMER. 1937, 105 W. Madison St., Chicago, Ill.	1960	1,107,883	758,867	...	349,016	110,451	44,785	1,083,786	1,079,509	791,884	272,483	...	15,142	73.4	25.1	1.4
	1959	1,028,454	694,360	...	334,094	106,174	42,030	1,020,186	976,789	736,505	260,334	...	-20,050	75.4	25.5	-2.1
MUTUAL BENEFIT H & A. 1909, 3316 Farnam St., Omaha, Neb.	1960	253,578,009	181,315,922	23,000,000	72,262,087	73,902,012	46,718,005	235,079,318	227,521,857	148,189,470	78,725,825	...	606,562	65.1	33.5	.3
	1959	231,731,533	163,466,957	19,000,000	68,264,576	66,244,550	79,566,479	215,643,637	195,263,738	126,519,494	75,519,542	...	-6,775,298	64.8	35.0	-3.5
MUTUAL BENEFIT LIFE INS. CO. 1845, 520 Broad St., Newark 1, New Jersey	1960	1,870,220,376	1,795,646,296	...	74,574,081	5,969	41,252	185,083	181,907	161,083	101,318	8,146	-80,493	88.6	54.7	-39.8
	1959	1,825,479,929	1,756,032,857	...	69,447,072	2,793	13,355	58,829	56,036	34,152	33,369	...	-11,485	60.9	56.7	-20.5
MUTUAL BENEFIT SOCIETY 1903, 407 W. Franklin St., Baltimore, Md.	1960	3,917,699	3,615,997	...	301,702	104,553	4,462	230,095	233,253	75,127	163,374	...	-5,248	32.2	71.0	-2.2
	1959	3,698,436	3,417,736	...	280,700	107,712	3,582	239,373	236,976	70,449	152,216	...	14,311	29.7	63.6	6.0
MUTUAL OF NEW YORK 1842, 1740 Broadway, New York, N.Y.	1960	2,761,884,704	2,552,527,563	340,000	209,357,141	2,422,633	1,063,080	16,889,709	16,554,485	11,330,287	6,328,414	408,535	-1,104,216	68.4	37.5	-4.1
	1959	2,697,053,511	2,489,215,677	245,000	207,837,833	2,087,409	810,008	13,413,612	13,105,058	8,875,390	5,458,889	772,959	-1,276,031	67.7	40.7	-3.6

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
MINN. PROTECTIVE ASSOC.				Licensed in Ariz., Iowa., Minn., Mont., Nebr., N.D., S.D., Utah, Wash., Wisc. & Wyo.																	
1960	...	...	...	...	...	...	...	...	15,403	7,005	45.5	39,274	28,509	72.6	32,415	9,784	30.2	2,412,593	1,278,580	53.0	
1959	...	...	...	...	...	...	...	...	19,258	4,014	20.8	32,419	13,283	41.0	35,265	13,217	37.5	2,109,623	1,131,118	53.6	
MISSOURI NAT'L. LIFE INS. CO.				Licensed in Mo., Okla. and Neb.																	
1960	...	...	...	...	...	...	...	...	1,548	308	19.9	28,490	7,715	27.1	56,278	10,749	19.1	392,471	112,692	28.7	1,9,15,16,18,21,22
1959	...	...	...	...	...	...	...	...	1,984	2,924	147.4	30,479	10,204	33.5	41,267	13,254	32.1	355,215	110,575	31.1	
MONARCH LIFE INS. CO.				Licensed in D. of C. and all States except Ala., Alaska, Ga., Hawaii, S.C.																	
1960	1,961,597	125,820	1,835,777	1,452,056	359,617	79.1	19.6	1.3	24,523	10,341	42.2	4,299,434	2,068,176	48.1	19,346,274	9,363,113	48.4	104,277	75,512	72.4	1,2,15,17,18,19,20,21,23,24,25,26,
1959	1,424,837	104,641	1,320,196	1,169,099	271,709	88.6	20.6	-1.2	...	...	...	325,616	111,302	34.2	19,359,248	9,549,914	49.3	2,754,555	1,539,393	55.9	29,30,31,34,36,37,38,42,44,45,46
MONUMENTAL LIFE INS. CO.				Licensed in Del., D. of C., Ga., Ill., Ind., Kans., Ky., La., Md., Mich., Mo., N.J., N.C., Ohio, Pa., & Va.																	
1960	31,666	...	31,666	17,475	43,244	55.2	136.6	-91.7	...	...	...	...	...	...	...	...	...	...	...	...	
MOTOR CLUB OF AMER. INS. CO.				Licensed in Alaska, Col., Conn., Del., D. of C., Fla., Ga., Hawaii, Ill., Ind., Iowa, Mo., Md., Minn., Mo., Mich., N.H., N.J., N.Y., N.C., Okla., Pa., R.I., S.C., Utah, Va., W.Va., Puerto Rico, Vt. & Wisc.																	
1960	...	...	...	...	...	...	...	...	238,769	58,119	24.3	...	...	...	...	...	...	...	...	...	9
1959	...	...	...	...	...	...	...	...	263,383	92,244	35.0	...	...	...	...	...	...	...	...	...	
MOTORISTS MUTUAL INS. CO.				Licensed in Ohio, Ind., Mich., Pa., Ky., W.Va., Reinsurance only, Ark., Colo., Ill., Iowa, Kan., Mass., Md., N.H., N.Y., N.J., Okla, Texas, Vt. and Wyo.																	
1960	...	...	...	...	...	...	...	...	18,703	6,835	36.5	...	...	...	...	...	...	...	...	...	
MUNICH AMERICAN REASSURANCE				Licensed in Ga. only.																	
1960	152,034	...	152,034	97,071	129,025	63.8	84.9	-48.7	...	...	...	...	...	...	...	...	...	...	...	...	
MUNICIPAL INSUR. CO. OF AMER.				Licensed in Ill. and Ind.																	
1960	812,590	...	812,590	612,174	185,202	75.3	22.8	1.9	665	...	...	59,001	42,391	71.8	...	...	...	207,253	137,319	66.3	36,38,39,41,42,45,46,3,7,8,10,15,
1959	734,112	...	734,112	602,528	176,586	82.1	24.0	-6.1	719	...	...	57,167	23,218	40.6	...	...	...	184,790	110,759	59.9	16,20,21,22,25,29,30
MUTUAL BENEFIT H & A				Licensed in all states of the U.S., D. of C., Canada, Canal Zone, Puerto Rico, Virgin Islands.																	
1960	38,195,661	...	38,195,661	34,983,423	4,000,414	91.6	10.5	-2.1	6,728,157	2,758,538	41.0	72,165,797	42,378,500	58.7	918,820	415,172	45.2	109,513,422	67,653,836	61.8	1,2,3,4,7,8,9,10,11,12,15,16,17,
1959	32,972,286	...	32,972,286	30,458,900	4,051,087	92.4	12.3	-4.7	5,829,062	2,267,702	38.9	69,858,898	42,994,192	61.5	840,205	503,664	59.9	85,763,287	50,295,037	58.6	18,19,20,21,22,23,24,25,28,29, 30,31,34,35,36,38,39,41,42,43, 44,45,46,47,48,49,50,51,54,55, 56,57
MUTUAL BENEFIT LIFE INS. CO.				Licensed in D. of C. and all states except Alaska.																	
1960	190,053	8,146	181,907	161,083	101,318	88.6	55.7	-44.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	56,036	...	56,036	34,152	33,369	60.9	59.5	-20.5	...	...	...	...	...	...	...	...	...	...	...	...	
MUTUAL BENEFIT SOCIETY				Licensed in Md. only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	215,816	72,614	33.6	...	...	...	17,437	2,513	14.4	
1959	...	...	...	...	...	...	...	...	...	...	...	222,713	68,818	30.9	...	...	...	14,263	1,631	11.4	
MUTUAL OF NEW YORK				Licensed in all states, D. of C. Prov. of Alb., B.C., Man., Ont., Sask.																	
1960	11,231,291	224,735	11,006,556	8,823,479	2,745,518	80.2	24.9	-5.1	399,334	249,785	62.6	2,438,225	1,001,531	41.1	2,673,193	1,243,949	46.5	37,177	11,542	31.0	13,15,21,29,30,31,34,36,37,38,41,
1959	9,137,781	615,618	8,522,163	7,000,782	2,370,054	82.1	27.8	-8.4	381,925	187,792	49.2	2,140,855	770,484	36.0	2,040,873	909,823	44.6	19,242	6,511	33.8	42,43,44,45

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
MUTUAL SAVINGS LIFE INSURANCE 1927 701 Bank St., Decatur, Ala.	1960	20,315,263	16,691,675	...	3,623,589	80,831	5,000	476,237	453,988	204,272	233,054	...	16,658	45.0	48.9	3.7
	1959	17,888,621	14,012,342	...	3,876,279	58,582	...	406,252	399,417	149,873	188,134	...	61,410	37.5	46.3	15.4
MUTUAL SERVICE LIFE 1934 1919 University Ave., St.Paul, Minn.	1960	22,087,303	19,778,341	...	2,308,962	3,188	200,132	1,277,455	1,277,144	977,391	241,126	95,554	58,627	76.5	18.9	12.1
	1959	19,293,168	17,509,369	...	1,783,799	5,205	148,835	1,135,065	1,134,619	905,883	216,453	121,780	12,283	79.8	19.1	10.7
NATIONAL ACCIDENT & HEALTH 1903 230 N. 13th St., Phila. 7, Pa.	1960	3,129,323	1,142,746	...	1,986,577	131,000	200,461	2,548,758	2,529,454	975,497	1,568,358	...	-14,401	38.6	61.5	-.6
	1959	2,943,282	927,732	...	2,015,551	11,696	195,797	2,472,743	2,468,117	949,208	1,499,731	...	19,178	38.5	60.7	.7
NATIONAL BANKERS LIFE INSURANCE 1945 National Bankers Life Bld.-Dallas, Tex.	1960	15,794,191	12,263,919	15,696	3,530,272	1,435,866	510,000	7,307,354	7,284,491	3,397,792	3,402,941	...	483,757	46.6	46.6	6.6
	1959	15,733,012	12,047,962	...	3,685,050	1,381,003	666,000	7,085,766	7,061,135	3,432,254	3,478,750	...	150,131	48.6	49.3	2.1
NATIONAL BELLAS HESS LIFE 715 Armour Rd., No.Kansas City 16, Mo.	1960	2,455,911	1,586,982	...	868,929	52,097	...	490,339	507,891	112,465	312,452	...	82,974	22.1	63.7	16.3
NATIONAL CASUALTY COMPANY 1904 1100 Griswold Bld.-Detroit, Mich.	1960	34,909,064	18,131,070	9,777,994	16,777,994	4,610,[illegible]	7,655,005	24,836,960	24,667,307	15,414,085	8,809,763	...	443,459	62.5	35.5	1.8
	1959	32,003,750	15,905,464	9,098,286	16,098,286	4,441,241	6,833,260	22,570,450	22,247,070	12,983,835	8,075,823	...	1,187,413	58.4	35.8	5.3
NATIONAL EDUCATORS LIFE 1941 205 Northwest 7th St., Ft.Worth 6, Texas	1960	11,214,413	10,339,826	...	874,587	127,324	38,037	754,361	757,087	414,498	254,221	6,133	88,368	54.7	33.7	12.5
	1959	9,959,264	9,186,877	...	772,387	130,044	36,045	668,192	671,083	341,113	215,284	18,963	114,686	50.8	32.2	19.3
NATIONAL FARMERS UNION LIFE 1937 1575 Sherman, Denver, Colo.	1960	8,699,117	7,483,696	...	1,215,421	633,990	334,413	2,507,129	2,437,750	1,613,668	750,640	...	73,442	66.2	30.8	3.0
	1959	7,396,472	6,418,354	...	978,354	564,611	334,962	2,370,883	2,392,733	1,760,230	701,377	...	-68,875	73.6	29.6	-2.9
NATIONAL FIDELITY LIFE 1923 1002 Walnut St., Kansas City, Mo.	1960	26,497,268	22,393,512	...	4,103,757	1,068,008	258,147	2,626,682	2,425,088	1,360,345	1,134,302	69,015	-69,559	56.1	43.2	0.0
	1959	24,483,498	20,781,163	...	3,702,335	866,415	214,099	2,251,806	2,035,871	1,215,120	973,625	90,858	-152,874	59.7	43.2	-2.9
NATIONAL FIRE INS. COMPANY 1869 1000 Asylum Ave. Hartford 15, Conn.	1960	150,692,119	72,639,997	34,112,756	78,052,121	B 1,200	B 28,499	B 145,855	B 144,938	B 125,361	B 15,346	...	B 4,231	86.5	10.5	2.9
	1959	143,623,216	70,439,741	...	73,183,475	B 283	B 38,472	B 135,729	B 136,631	B 126,907	B 4,328	...	B 5,386	92.9	3.2	3.9
NATIONAL HOME LIFE ASSURANCE 1920 4242 Lindell Blvd., St.Louis 8, Mo.	1960	4,956,565	3,195,261	161,305	1,761,305	441,131	175,786	1,651,462	1,556,467	725,772	810,480	...	20,215	46.6	49.1	1.3
	1959	4,302,439	2,712,961	289,479	1,589,479	346,136	167,059	1,436,083	1,358,711	578,026	774,040	...	6,644	42.5	53.9	.5
NATIONAL LIFE & ACC. INS. CO. 1900 301-7th Ave., N. Nashville, Tenn.	1960	884,873,126	742,973,328	9,818,284	141,899,797	72,693	521,509	26,711,073	28,849,841	12,908,570	11,016,182	...	2,925,089	48.1	41.2	10.9
	1959	819,089,198	694,688,902	6,661,626	124,400,296	211,461	440,747	24,542,491	24,583,430	12,348,288	10,787,173	...	1,447,969	50.2	43.9	5.9

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of National Fire Ins. Co. of Hartford & Transcontinental Ins. Co.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
MUTUAL SAVINGS LIFE INSURANCE				Licensed in Ala., Miss., Fla., Ga., Tenn., S.C.																	
1960	46,149	...	46,149	59,750	4,487	129.5	9.7	-39.2	20,214	4,492	22.2	...	...	...	244,799	69,113	28.2	142,826	70,920	49.7	5,9,11.
1959	50,539	...	50,539	37,091	4,211	73.4	8.3	18.3	29,719	4,826	16.2	...	...	...	224,627	50,035	22.3	94,533	57,920	61.3	
MUTUAL SERVICE LIFE				Licensed in Calif., Ill., Iowa, Kans., Mich., Minn., Nebr., N.D., S.D., Wisc.																	
1960	1,355,113	95,554	1,259,559	966,213	235,280	76.7	18.7	4.6	...	...	...	17,575	11,171	63.6	...	...	...	10	7	70.0	1,2,29,30,31,36,38,41,42,43,44.
1959	1,242,145	121,780	1,120,365	898,443	212,479	80.2	19.0	.8	...	...	...	14,254	7,440	52.2	...	...	...	...	...	...	
NATIONAL ACCIDENT & HEALTH				Licensed in Me., Vt., N.H., Mass., R.I., Conn., N.J., Pa., Del., Md., D.C., N.C., Ga., Fla., Ohio, Ind., Mich., Mo., Va., W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,381,285	522,139	37.8	...	...	...	1,148,169	453,358	39.5	3,4,5,15,18,19,21,20,47,56,57.
1959	...	...	...	...	...	...	...	...	...	...	...	1,386,046	542,336	39.1	...	...	...	1,082,071	406,872	37.6	
NATIONAL BANKERS LIFE INS.				Licensed in Ala., Alaska, Ariz., Ark., Colo., Del., Fla., Idaho, Ind., La., Md., Miss., Nebr., N.C., N.M., Ore., Pa., S.C., Tenn., Tex., Utah, Va., W.Va. & Wyo.																	
1960	17,467	...	17,467	13,970	2,961	80.0	17.0	3.0	43,703	9,788	22.4	83,882	42,201	50.3	...	...	...	7,139,438	3,331,834	46.7	4,7,8,10,15,16,21,22.
1959	10,320	...	10,320	...	4,464	...	43.3	56.7	45,202	16,259	36.0	95,113	42,720	44.9	...	...	...	6,910,499	3,373,275	48.8	
NATIONAL BELLAS HESS LIFE																					
1960	35,935	...	35,935	25,071	11,898	69.8	33.1	-2.9	436,431	84,103	19.3	...	...	...	32,834	2,651	8.1	2,692	640	23.8	
NATIONAL CASUALTY CO.				Licensed in All States & D. of C.																	
1960	14,543,317	...	14,543,317	10,513,339	3,580,144	72.3	24.7	3.0	5,970,698	2,856,167	...	2,018,122	1,028,756	51.0	20,958	7,929	37.8	2,114,212	1,007,894	47.7	3,4,7,8,9,11,12,15,16,21,22,29,
1959	13,225,812	...	13,225,812	8,726,800	3,371,924	66.0	25.5	8.5	4,918,891	2,287,641	46.5	1,927,081	886,430	46.0	21,053	2,802	13.3	2,154,233	1,080,163	50.1	30,33,34,36,38,41,42,45,47,49, 51,57,58.
NATIONAL EDUCATORS LIFE				Licensed in Ala., Ark., Ga., La., N.M., Okla., Puerto Rico & Texas.																	
1960	206,550	6,133	200,417	166,895	43,134	83.3	21.5	-4.8	10,754	1,149	10.7	4,408	2,000	45.4	A166,142	A10,557	6.4	375,367	233,896	62.3	1,7,8,10,15,16,17,21,22,23,42,
1959	176,617	18,763	157,855	123,899	35,089	78.5	22.2	-.7	10,835	2,189	20.2	...	...	...	A184,662	A20,618	11.2	317,732	194,406	61.2	44,46.
NATIONAL FARMERS UNION LIFE				Licensed in Ark., Colo., Idaho, Ill., Ind., Kans., Minn., Mont., N.M., N.D., Okla., Ore., S.D., Texas, Utah, Va., Wash., Wisc., Wyo.																	
1960	476,439	...	476,439	338,492	88,226	71.0	18.5	10.5	...	...	...	276	40	14.7	...	...	...	1,961,034	1,275,135	65.0	10,15,16,21,22,29,36,38,42,45.
1959	399,696	...	399,696	344,855	67,337	86.3	16.8	-3.1	...	...	...	300	81	27.0	...	...	...	1,992,737	1,415,295	71.0	
NATIONAL FIDELITY LIFE				Licensed in Ariz., Ark., Colo., Hawaii, Ill., Ind., Iowa, Kans., Ky., La., Minn., Mo., Nebr., N.D., Okla., Ore., S.D., Utah & Wash.																	
1960	1,236,329	69,015	1,167,314	796,670	436,946	68.2	37.4	-5.6	52,709	22,070	41.9	226,053	81,993	36.3	...	...	...	979,012	459,612	46.9	7,8,10,15,16,19,21,22,24,28,29,
1959	1,101,142	90,858	1,010,284	723,592	433,685	71.6	42.9	-14.5	52,573	29,903	56.9	163,347	74,269	44.5	...	...	...	809,666	387,356	47.8	36,39,40,44.
NATIONAL FIRE INS. CO.				Licensed in D. of C., and All States, also Dom. Republic, Haiti & Puerto Rico.																	
1960B	123,172	...	123,172	116,796	3,356	94.8	2.7	2.5	21,870	9,058	41.4	249	870	349.4	...	...	...	-353	-1,363	...	
1959B	138,406	...	138,406	119,162	2,888	86.1	2.1	11.8	-1,744	1,261	...	74	182	245.9	...	...	...	-115	6,302	...	
NATIONAL HOME LIFE ASSURANCE				Licensed in All States, D. of C., except Alaska, Ariz., Hawaii, Maine, Mass., N.H., N.Y., R.I. & Vermont.																	
1960	629,837	...	629,837	302,684	297,286	48.1	47.2	4.7	11,429	10,915	95.5	119,858	56,312	47.0	...	...	...	795,343	355,862	44.7	3,4,7,8,10,14,15,16,18,19,21,22,
1959	515,095	...	515,095	173,979	319,418	33.8	62.0	4.2	12,912	7,395	57.3	104,395	66,012	63.2	...	...	...	726,309	330,640	45.5	24,25,29,30,31,41,42,45,46,47, 48,49.
NATIONAL LIFE & ACC. INS. CO.				Licensed in Ala., Ark., Calif., Ga., Ill., Ind., Kans., Ky., La., Md., Mich., Miss., Mo., Nebr., Ohio, Okla., Pa., Tenn., Texas, Va. & W.Va.																	
1960	1,001,165	...	1,001,165	1,183,845	95,241	118.2	9.5	-27.7	8,510	2,729	32.1	20,082,582	10,216,870	50.9	2,571,449	987,950	38.4	3,186,136	517,175	16.2	5
1959	954,618	...	954,618	1,186,474	79,593	124.3	8.3	-32.6	...	...	...	20,100,078	10,072,124	50.1	2,555,688	933,961	36.5	973,046	155,729	16.0	

† Less dividends to policyholders or earned income credit. A Non-cancellable polio. B Combined figures of National Fire Ins. Co. of Hartford & Transcontinental Ins. Co.

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VOLUME 1 JULY, 1961 NUMBER 7

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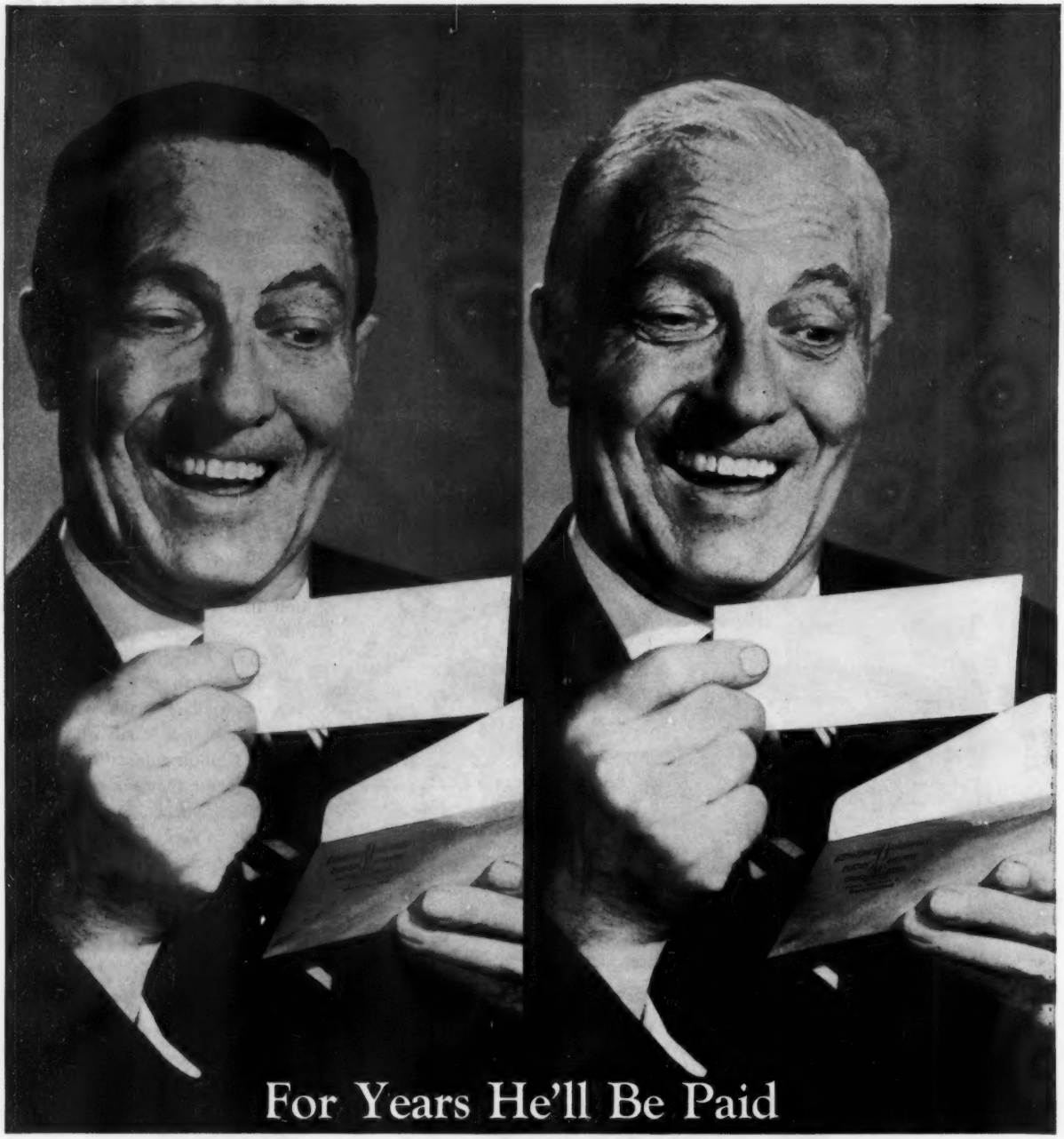

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FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec.31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
NATIONAL LIFE & CASUALTY	1960	5,166,651	3,298,705	...	1,867,946	12,197	1,754	46,900	52,173	10,989	17,121	...	24,062	21.1	36.5	46.1
2300 North Central Ave., Phoenix, Ariz.	1959	4,153,352	2,329,977	...	1,823,375	14,194	1,844	51,809	50,411	8,261	20,842	...	21,308	16.4	40.2	42.3
NATIONAL SECURITY INS. CO. 1947	1960	1,716,195	1,088,334	...	627,861	109,077	120,699	1,856,057	1,864,150	1,155,579	895,048	...	-186,477	62.0	48.2	-10.0
2004-13th Ave. South, Birmingham 5,Ala.																
NATIONAL STANDARD LIFE 1944	1960	4,045,344	3,126,748	1,000	918,596	35,487	76,998	1,666,662	1,668,485	656,351	987,022	...	25,112	39.3	59.2	1.5
311 E. Robinson Ave., Orlando, Fla.	1959	3,534,571	2,591,488	1,100	943,083	37,311	77,294	1,671,130	1,679,092	709,934	945,250	...	23,908	42.3	56.6	1.4
NATIONAL TRAVELERS LIFE CO. 1907	1960	32,276,467	28,791,388	...	3,485,079	1,074,490	521,582	4,473,990	4,450,403	2,259,042	2,141,244	...	50,117	50.8	47.9	1.1
820 Keosaugua Way, Des Moines, Iowa	1959	30,907,646	27,461,546	...	3,446,099	1,050,903	476,807	4,256,235	4,134,839	1,980,235	2,021,509	...	133,094	47.9	47.5	3.2
NATIONAL UNION LIFE 1949	1960	2,488,048	1,908,178	...	579,871	15,468	4,500	127,902	123,732	61,105	77,909	...	-15,282	49.4	60.9	-12.4
3053 McQueen St., Montgomery, Alabama																
NATIONWIDE LIFE INS. CO. 1929	1960	163,009,937	147,888,099	5,721,837	15,121,837	188	14,377	6,015	43,774	41,538	1,429	...	808	94.9	23.8	1.8
246 N. High St., Columbus 16, Ohio	1959	144,430,144	130,939,804	5,090,340	13,490,340	37,947	65,787	471,965	434,018	375,899	50,568	664	7,551	86.6	10.7	1.9
NATIONWIDE MUTUAL INS. CO. 1925	1960	239,957,985	168,589,059	500,000	71,368,927	2,184,119	3,554,397	16,967,947	16,970,472	11,505,510	5,697,862	379,801	- 232,901	67.8	33.6	-1.4
246 N. High St., Columbus 16, Ohio	1959	209,768,377	147,827,966	11,940,411	61,940,411	2,186,642	2,761,579	13,417,475	13,530,278	9,852,871	4,883,504	260,205	-1,206,097	72.8	36.4	-7.0
THE NETHERLANDS INS. CO. (Holland) 1845	1960	7,359,680	2,756,573	...	4,603,107	15,741	20,417	69,862	75,586	31,468	34,603	...	9,515	41.6	49.6	12.6
Exec. Office; 62 Maple Ave.,Keene,N.H.	1959	7,163,658	2,886,036	...	4,297,622	21,465	23,482	72,334	98,793	50,238	27,710	...	20,845	50.9	38.4	21.1
NEW AMSTERDAM CASUALTY CO. 1898	1960	124,888,152	99,125,406	13,762,746	25,762,746	72,289	188,713	540,125	555,299	284,509	236,866	...	33,924	51.2	43.9	6.1
227 St. Paul St., Baltimore, Md.	1959	128,745,877	96,439,489	20,306,388	32,306,388	87,463	201,372	611,774	651,887	383,675	267,374	...	838	58.9	43.7	.1
NEW ENGLAND MUTUAL LIFE INS. CO. 1835	1960	2,210,622,335	2,046,601,549	9,347,800	164,020,786	714,186	801,365	7,926,537	7,797,291	6,591,627	1,977,182	196,963	‡ -771,518	84.5	24.9	-9.8
501 Boylston St., Boston 17, Mass.	1959	2,121,823,698	1,959,106,696	12,591,100	162,717,001	584,940	768,296	6,928,155	6,795,816	6,220,867	1,871,104	153,966	-1,296,155	91.5	27.0	-16.4
NEWFOUNDLAND AMER. INS. CO. 1944	1960	5,158,604	4,406,556	...	752,048	11,358	8,534	108,769	109,071	78,090	31,720	...	-740	71.6	29.2	-.7
Water Street, St. John's, Newfoundland																
NEW HAMPSHIRE INS. CO. 1869	1960	92,414,124	60,311,007	3,400,000	32,103,117	32,012	23,729	72,200	69,237	41,609	35,481	...	-7,853	60.1	49.1	-11.3
1750 Elm St., Manchester, N.H.	1959	87,011,594	58,376,371	3,400,000	28,635,223	29,047	18,276	96,071	89,828	54,124	60,385	...	-24,681	60.1	62.9	-27.5

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $188,210 gain from transfers on account of group package policies and contracts.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
NATIONAL LIFE & CASUALTY				Licensed in Ariz., Colo., N.M., Nev., Texas, and Utah.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,574	10	.6	46,619	8,885	19.1	3,981	2,094	52.6	2,4,57
1959	...	...	...	...	...	...	...	...	...	...	...	2,623	186	.7	42,444	5,754	13.6	5,608	2,321	41.4	
NATIONAL SECURITY INS. CO.																					
1960	1,084,266	...	1,084,266	579,657	625,680	53.5	57.7	-11.2	...	...	...	...	...	...	...	...	...	779,883	575,922	73.8	
NATIONAL STANDARD LIFE				Licensed in Fla. and Ga.																	
1960	...	...	...	...	...	...	...	...	112,178	30,700	27.4	114,054	56,008	49.1	...	...	...	1,442,253	569,643	39.5	3,4,5,15,21
1959	...	...	...	...	...	...	...	...	...	...	...	117,199	60,732	51.8	...	...	...	1,561,893	649,202	41.6	
NATIONAL TRAVELERS LIFE CO.				Licensed in Ariz., Calif., Colo., Fla., Ga., Ida., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Mo., Mont.,Neb.,Nev.,N.D.,Okla.,Ore.,S.D.,Texas,Utah,Wash.,Wisc. and Wyo.																	
1960	17,664	...	17,664	10,578	3,841	59.9	21.7	18.4	45,292	8,908	19.7	1,271,252	534,556	42.0	230,805	85,939	37.2	2,885,390	1,619,061	56.1	2,3,4,10,14,15,16,18,19,21,22,24,
1959	15,445	...	15,445	12,182	1,563	78.9	10.1	11.0	37,065	13,537	36.5	1,552,802	576,198	37.1	163,443	62,968	38.5	2,366,083	1,315,350	55.6	25,47,56,57,58
NATIONAL UNION LIFE				Licensed in Ala., Ark., Fla., Ga., Ia., Ky., La., Minn., Miss. & N.D.																	
1960	...	...	...	...	...	...	...	...	...	...	...	6,390	1,603	25.1	19,243	16,944	88.1	98,098	42,557	43.4	
NATIONWIDE LIFE INS. CO.				Licensed n all states except Alaska, Hawaii, Iowa, Kansas, Nebraska, New Mexico, Wisconsin.																	
1960	43,046	...	43,046	40,788	1,331	94.8	...	2.1	...	...	...	...	...	...	...	...	...	728	750	103.0	
1959	178,584	664	177,920	183,780	16,480	103.3	9.3	-12.1	9,884	2,400	24.3	520	318	61.2	...	...	...	245,694	189,401	77.1	
NATIONWIDE MUTUAL INS.				Licensed in D. of C., Canada & all states except Alaska, Calif., Hawaii, Nebr., New Mexico and Wisc.																	
1960	12,169,955	379,801	11,790,154	9,254,808	3,148,641	78.5	26.7	-5.2	233,332	79,573	34.1	1,345,066	587,987	43.7	452,658	181,756	40.2	3,149,261	1,401,386	44.5	1,2,3,7,8,11,13,15,16,17,18,19,20,
1959	9,453,163	260,205	9,192,958	7,838,366	2,606,653	85.3	28.4	-13.7	209,436	70,041	33.4	1,193,029	629,214	52.7	102,140	26,308	25.8	2,832,715	1,288,942	45.5	21,22,23,24,25,26,27,29,30,31,33, 34,35,36,37,38,39,40,41,42,43,44, 45,46,47,48,49,51,52,53,54,55
THE NETHERLANDS INS. CO.				Licensed in Ala., Conn., Fla., Ga., Iowa, Me., Mass., Mich., Minn.,N.H.,N.J.,N.Y.,Ohio,Pa., Texas,Vt.,W.Va., also Puerto Rico., Miss.																	
1960	33,953	...	33,953	15,068	12,292	44.4	36.2	19.4	21,529	11,083	51.5	7,414	2,847	38.4	...	...	...	12,690	2,470	19.5	
1959	57,739	...	57,739	32,400	9,134	56.1	15.8	28.1	15,631	10,305	65.9	5,959	5,494	92.2	...	...	...	19,464	2,039	10.5	
NEW AMSTERDAM CASUALTY CO.				Licensed in all states D. of C., and Puerto Rico																	
1960	367,324	...	367,324	226,147	90,192	61.6	24.5	13.9	131,778	39,961	30.3	A 37,290	A 9,729	26.1	...	...	...	18,907	8,672	45.9	3,9,11,15,16,21,33,34,51
1959	376,438	...	376,438	331,695	102,824	88.1	27.3	-15.4	194,892	16,118	8.3	A 65,064	A 19,417	29.8	...	...	...	15,493	16,445	106.1	
NEW ENGLAND MUTUAL LIFE				Licensed in all states except Alaska, also licensed in D. of C. and Canada and Puerto Rico.																	
1960	7,994,142	196,963	7,797,179	6,591,408	1,976,951	84.5	25.4	-9.9	...	...	...	...	...	...	...	...	...	112	219	196.2	33,34,36,37,38,41,42,43,44,45,46
1959	6,949,782	153,966	6,795,816	6,220,867	1,871,104	91.5	27.5	-19.0	...	...	...	...	...	...	...	...	...	...	...	...	
NEWFOUNDLAND AMER. INS. CO.				Licensed in Rhode Island, Newfoundland, Canada & Quebec.																	
1960	...	...	...	...	...	...	...	...	107,711	78,074	72.5	...	...	...	...	...	...	1,360	17	1.3	
NEW HAMPSHIRE INS. CO.				Licensed in all states of U.S., D. of C., Canada and in foreign countries under management of the A.I.U. Assoc., N.Y., N.Y.																	
1960	22	...	22	...	4	...	18.2	81.8	69,088	41,574	60.2	...	...	...	...	...	...	127	35	27.6	
1959	14	...	14	...	1	...	7.1	92.9	89,721	54,041	60.2	13	...	...	...	...	...	80	83	103.7	

† Less dividends to policyholders or earned income credit. A Health only.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
NEW YORK LIFE INS. CO. 1841	1960	7,157,885,018	6,640,079,685	57,400,000	517,805,333	11,827,867	10,811,276	70,048,268	67,828,152	53,736,262	17,302,640	3,875,820	‡-2,371,145	79.2	24.7	1.0
51 Madison Ave., New York 10, N.Y.	1959	6,923,547,193	6,409,859,978	56,800,000	513,687,215	9,607,751	9,278,029	61,288,560	59,606,124	47,678,510	15,651,741	2,903,408	-3,100,804	80.0	25.5	-1.3
NORTH AMERICAN ASSUR. SOC. 1945	1960	2,502,091	1,951,563	10,864	550,527	849,330	75,524	3,331,138	3,274,993	1,860,745	1,399,583	...	14,664	56.8	42.0	.4
1300 W. Main St., Richmond, Va.	1959	2,284,898	1,769,886	...	515,013	793,185	60,366	3,379,256	3,379,764	1,921,098	1,440,192	...	18,473	56.8	42.6	.5
THE NORTH AMER. CO. FOR LIFE, 1886	1960	65,220,729	46,914,986	1,046,000	18,305,734	3,886,391	3,767,132	19,924,235	19,479,479	10,786,988	8,654,794	...	37,697	55.4	43.4	.2
ACC. & HEALTH INSURANCE A	1959	58,308,061	43,637,807	1,040,000	14,670,255	3,441,635	3,500,382	15,422,512	15,064,195	8,231,722	6,748,364	...	84,109	54.6	43.8	.6
209 S. La Salle St., Chicago 4, Ill.																
NORTH AMERICAN EQUITABLE LIFE 1958	1960	5,403,356	4,063,731	...	1,339,626	600	8,815	137,182	137,232	11,121	75,769	...	50,342	8.1	55.2	36.7
ASSUR. CO. 59 E.Gay St.,Columbus 15,Ohio																
NORTH AMERICAN L & C 1896	1960	44,495,958	38,933,503	...	5,562,455	1,966,236	734,823	7,499,454	7,069,975	4,614,992	2,513,565	...	-58,582	65.3	33.5	-.8
1750 Hennepin Ave., Minneapolis, Minn.	1959	38,920,107	34,266,124	...	4,653,983	1,536,757	606,259	6,221,263	6,082,026	3,957,490	2,186,296	...	-61,760	65.1	35.1	-1.0
NORTH AMERICAN LIFE INS. 1907	1960	53,093,548	48,507,619	...	4,585,929	321,516	158,000	1,289,407	1,262,896	578,401	664,529	...	19,966	45.8	51.5	1.6
36 S. State St., Chicago 3, Ill.	1959	50,323,019	46,055,438	...	4,267,581	295,005	155,933	1,199,325	1,182,384	552,931	598,541	...	30,912	46.8	49.9	2.6
NORTH AMERICAN REASSURANCE 1923	1960	60,701,753	48,459,890	105,168	12,241,863	1,625,611	171,436	1,576,087	1,567,331	652,139	754,575	...	160,617	41.6	47.9	10.2
161 E. 42nd St., New York 17, N.Y.	1959	57,319,595	45,374,824	74,732	11,944,771	1,616,255	162,416	1,927,109	1,554,434	721,513	760,966	...	71,955	46.4	39.5	4.6
NORTH AMERICAN REINS. CORP. 1940	1960	93,498,733	61,958,856	...	31,539,876	655,147	470,673	1,407,758	1,310,098	852,130	547,058	...	-89,089	65.0	38.9	-6.8
161 E. 42nd St., New York 17, N.Y.	1959	93,879,024	61,394,181	...	32,484,843	557,487	429,986	1,278,003	1,259,274	583,735	478,756	...	196,783	46.4	37.5	15.6
NORTH BRITISH & MERCANTILE INS.CO. 1809	1960	27,716,071	15,343,704	...	12,372,367	B 489	B 761	B 1,315	B 1,689	B 834	B 787	...	B 68	49.4	59.8	4.0
1 Park Ave., New York, N.Y.	1959	28,055,888	16,113,973	...	11,941,915	B 863	B 132	B 1,870	B 2,220	B 569	B 1,213	...	B 438	25.6	64.9	19.7
NORTH CAROLINA MUTUAL LIFE 1899	1960	67,600,990	57,694,906	4,656,085	9,906,085	55,746	21,313	3,541,090	3,534,095	1,223,895	2,010,403	29,265	299,797	34.6	56.8	9.3
114 W. Parish St., Durham, N.C.	1959	64,574,792	55,094,526	4,480,266	9,480,266	48,750	16,939	3,219,168	3,215,509	1,038,994	1,768,435	54,134	408,081	32.3	54.9	14.1
NORTH CENTRAL LIFE INS. CO. 1921	1960	5,396,658	4,320,806	...	1,075,852	933,402	116,916	1,800,154	1,698,094	734,310	871,829	...	91,954	43.2	48.4	5.4
Minn. & 4th St., St. Paul, Minn.	1959	4,479,053	3,795,666	...	683,387	831,342	117,950	1,566,467	1,320,039	653,007	824,938	...	-157,906	49.5	52.7	-12.0
NORTHEASTERN INS. CO. OF HARTFORD 1915	1960	18,784,512	12,265,755	...	6,518,757	3,424	16,916	7,971	6,793	-238	U	...	U	-3.5	U	U
1017 Walnut St., Des Moines, Iowa	1959	17,870,691	12,006,580	...	5,864,111	2,247	21,075	5,305	5,267	4,668	2,690	...	-2,091	88.6	50.7	-39.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $160,389 from increase in special reserves and group conversions & $999,994 gain from transfers on account of Group Package Policies & Contracts. A Formerly North American Acc. Ins.; name changed to above in 1959. B Combined figures of North British & Mercantile Ins. Co. Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
NEW YORK LIFE INS. CO.	Licensed in all states of U.S., D. of C., and Canada.																				
1960	58,551,643	3,366,340	55,185,303	47,783,404	9,884,700	86.6	17.9	-4.5	758,083	416,467	54.9	2,396,082	1,798,739	75.1	8,780,870	3,313,255	37.7	707,814	424,397	60.0	1,2,4,15,17,18,19,20,21,23,24,
1959	51,196,517	2,482,185	48,714,332	42,830,114	9,254,312	87.9	19.0	-5.6	852,391	430,328	50.5	1,883,831	1,253,061	66.5	7,366,941	2,769,666	37.6	788,629	395,341	50.1	25,26,29,30,32,33,34,36,37,38, 41,42,43,44,45,46,55
NORTH AMERICAN ASSUR. SOC.	Licensed in Ala., Fla., Ga., N.C., S.C., Va., W.Va.																				
1960	663,843	...	663,843	497,651	171,239	75.0	25.8	-.8	481,787	229,665	47.7	...	...	...	...	...	...	2,129,362	1,133,429	53.2	1,2,3,5,7,8,10,11,15,18,19,20,
1959	655,306	...	655,306	499,310	285,018	76.2	43.5	-19.7	495,513	218,980	44.2	...	...	...	...	...	...	2,228,945	1,202,808	54.0	21,28,29,30,31,35,36,38,39,47, 48,49
THE NORTH AMER. CO. FOR LIFE, ACC. & HEALTH INS.A	Licensed in D. of C., and all states of U.S., except Hawaii and N.Y.																				
1960	5,199,450	...	5,199,450	3,311,649	1,805,456	63.7	34.7	1.6	2,937,914	1,123,042	38.2	7,952,714	3,572,254	44.9	11,157	2,596	23.3	3,378,244	2,777,448	82.2	3,4,9,11,12,13,14,15,21,29,30,
1959	2,920,814	...	2,920,814	1,929,311	945,122	66.1	32.4	1.5	2,920,378	1,108,530	37.0	7,318,006	3,997,688	54.6	...	...	...	1,904,998	1,196,193	62.8	31,36,47,48,49,51,56,57,58
NORTH AMERICAN EQUITABLE LIFE ASSUR. CO.	Licensed in Ohio & Md.																				
1960	...	...	...	...	...	...	...	...	6,766	1,350	20.0	20,659	3,221	15.6	...	...	...	109,807	6,550	6.0	
NORTH AMERICAN L & C	Licensed in D. of C., Hawaii, Canada and all states of U.S., except Alaska, Mass., N.J., N.Y. and R.I.																				
1960	4,532,517	...	4,532,517	3,393,133	1,165,880	74.9	25.7	-.6	279,102	122,042	43.7	902,181	422,752	46.9	256,150	63,841	24.9	1,100,025	613,224	55.7	1,2,3,4,13,14,15,16,18,19,20,
1959	3,607,764	...	3,607,764	2,767,273	866,853	76.7	24.0	-.7	255,278	107,930	42.3	633,951	297,475	46.9	160,679	31,189	19.4	1,424,354	753,623	52.9	21,29,30,31,36,37,38,39,40,41, 42,43,44,45,46,47,49,53,54
NORTH AMERICAN LIFE INS.	Licensed in Ariz., Calif., Colo., Del., D. of C., Fla., Ga., Hawaii, Ill., Ind.,Ia., Kan., Ky., La., Md., Mich., Minn., Miss., Mo., Neb., Nev., N.J., N.C., N.D., Ohio., Ore., Tenn., Va., W.Va., Wash., Wisc.																				
1960	41,364	...	41,364	25,438	16,378	61.5	39.6	-1.1	20,403	5,697	27.9	357,994	115,015	32.1	65,328	19,871	30.4	777,807	412,380	53.0	1,2,3,4,7,8,10,15,18,21,29,36,
1959	18,677	...	18,677	20,417	6,285	109.3	33.7	-43.0	17,137	10,253	59.8	303,338	88,318	29.1	49,744	13,796	27.7	793,488	420,147	52.9	39,42,45,46,47,57,58
NORTH AMERICAN REASSURANCE	This company accepts reinsurance from all states and countries on the North American Continent. It is licensed for reinsurance generally where licensing is required or is helpful.																				
1960	293,145	...	293,145	165,953	313,994	56.6	107.1	-63.7	8,239	5,384	65.3	986,313	432,086	43.8	264,815	45,646	17.2	14,818	3,070	20.7	55
1959	63,320	...	63,320	43,688	52,646	69.0	83.1	-52.1	13,628	8,339	61.2	1,281,954	599,987	46.8	181,129	66,550	36.7	14,403	2,948	20.5	
NORTH AMERICAN REINS. CORP.	Licensed in Calif.,Colo.,Conn.,Ill.,Ind.,Ia.,Kan.,La.,Me.,Mass.,Miss.,Mo.,Nev.,N.H.,N.J.,N.Y.,Ohio.,Okla.,Ore.,Pa.,Tex.,Utah,Vt.,W.Va.,Wash.,U.S. Treas. Dept. and Canada.																				
1960	654,908	...	654,908	374,851	290,950	57.2	44.4	-1.6	614,200	471,357	76.7	30,203	4,971	16.5	8,657	1,266	14.6	2,130	-316	-14.8	55
1959	679,132	...	679,132	458,127	284,483	67.5	41.9	-9.3	478,277	163,756	34.2	46,021	-38,348	-83.3	7,554	2,548	33.7	48,290	-2,348	-4.9	
NORTH BRITISH & MERCANTILE INS. CO.	Licensed in all states & D. of C.																				
1960B	...	...	...	...	...	...	...	...	1,689	834	49.4	...	...	...	...	...	...	...	...	...	
1959B	...	...	...	...	...	...	...	...	2,220	569	25.6	...	...	...	...	...	...	...	...	...	
NORTH CAROLINA MUTUAL LIFE	Licensed in N.C., S.C., Ga., Va., Md., Tenn., Ala., Pa., N.J., D. of C., Calif.																				
1960	31,458	...	31,458	19,377	8,729	61.6	27.7	10.7	...	...	...	2,126,880	931,874	43.8	...	...	...	1,375,757	272,644	19.8	5,15,29
1959	27,363	...	27,363	8,838	6,568	32.3	24.0	43.7	...	...	...	2,080,984	854,399	41.1	...	...	...	1,107,162	175,756	15.9	
NORTH CENTRAL LIFE INS. CO.	Licensed in Ariz., Calif., Colo., Ida., Ill., Ind., Ia., Mich., Minn., Mont., Neb., Nev., N.M.,N.D., Ore., S.D., Utah., Wash., Wisc., Wyo.																				
1960	10,583	...	10,583	5,965	4,734	56.4	44.7	-1.1	10,533	5,049	47.9	537,032	135,224	25.2	...	...	...	1,139,945	588,072	51.6	2,3,4,13,14,15,16,18,40
1959	10,609	...	10,609	4,224	4,319	39.8	40.7	19.5	9,450	1,160	12.3	402,346	161,970	40.3	...	...	...	897,634	485,654	54.1	
NORTHEASTERN INS. CO. OF HARTFORD	Licensed in Calif., Colo., Conn., Ill., Iowa, La., Mich., Nev., N.H., N.J., N.Y., Ohio, Texas, W.Va., Canada. Also approved reinsurer in Md., Wyo., Mass., "B" Pa., "B" Qualified before U.S. Treas. Dept.																				
1960	...	...	...	...	...	...	...	...	6,793	-238	-3.5	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	5,267	4,667	88.6	...	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Formerly North American Acc. Ins., name changed to above in 1959. B Combined figures of North British & Mercantile Ins. Co. Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
NORTHEASTERN LIFE INS. CO. 1942	1960	12,004,274	9,945,568	274,000	2,058,707	986,157	1,140,053	12,129,881	11,888,477	10,891,067	924,644	...	72,766	91.6	7.6	.6
17 E. Prospect Ave., Mt. Vernon, N.Y.	1959	10,576,060	8,485,486	254,000	2,090,573	744,753	980,781	10,887,149	10,841,233	9,867,267	923,424	...	50,542	91.0	8.5	.5
NORTHERN ASSURANCE CO., LTD. 1836	1960	22,259,758	16,728,013	...	5,531,745	288	3,269	5,987	5,871	2,574	1,326	...	1,971	43.8	22.1	33.6
150 William St., New York 38, N.Y.	1959	23,278,587	14,986,677	...	8,291,911	172	5,757	5,927	5,958	1,637	2,074	...	2,247	27.5	35.0	37.7
NORTHERN INS. CO. 1897	1960	85,513,985	52,214,204	...	33,299,781	2,849	3,739	25,892	26,466	12,111	-3,192	...	17,547	45.8	-12.3	66.3
83 Maiden Lane, New York 38, N.Y.	1959	84,153,710	47,571,288	...	36,582,421	3,423	6,342	45,205	41,783	9,987	16,704	...	15,092	23.9	37.0	36.1
NORTHERN LIFE INS. CO. 1906	1960	105,190,440	89,771,697	...	15,418,743	543,709	316,347	2,709,615	2,722,185	1,546,947	1,223,045	...	-47,808	56.8	45.1	-1.8
Third at University, Seattle, Wash.	1959	101,186,380	86,499,240	...	14,687,139	556,279	281,564	2,576,503	2,591,840	1,368,472	1,172,142	...	51,226	52.8	45.5	2.0
THE NORTH RIVER INS. CO. 1822	1960	87,656,387	37,665,427	464,235	49,990,961	54	6	8,677	9,908	-841	4,030	...	6,719	-8.5	46.4	67.7
110 William St., New York, N.Y.	1959	83,542,754	34,204,210	...	49,338,545	1,285	19,288	50,418	52,014	57,899	11,177	...	-17,062	111.3	22.2	-32.8
NORTHWESTERN LIFE INS. CO. 1925	1960	8,991,854	8,085,565	44,640	906,289	150,656	110,846	623,702	594,964	371,558	213,125	234	10,280	62.5	34.2	1.8
120 Sixth Ave., N., Seattle 9, Wash.	1959	8,163,194	7,293,696	39,650	869,498	121,917	95,507	644,394	674,311	352,797	264,405	584	57,109	52.3	41.0	8.5
NORTHWESTERN MUT. INS. CO. 1901	1960	91,911,420	63,092,923	...	28,818,497	...	36,938	123,040	123,040	119,161	26,911	...	-23,032	96.8	21.9	-18.7
217 Pine St., Seattle, Wash.	1959	88,432,524	62,118,677	...	26,313,847	...	29,398	117,759	117,759	115,061	24,137	...	-21,439	97.7	20.5	-18.2
NORTHWESTERN NAT'L LIFE 1885	1960	377,340,014	354,443,173	4,057,700	22,896,841	118,244	522,940	3,587,222	3,600,678	3,052,544	578,420	31,415	-43,050	84.8	16.1	-0.3
Minneapolis, Minn.	1959	362,850,890	341,679,226	4,122,750	21,171,664	131,700	252,250	2,469,929	2,427,204	2,201,767	407,769	76,497	-182,332	90.7	16.5	-4.3
OCCIDENTAL LIFE INS. CO. OF CALIF. 1906	1960	816,536,525	718,620,276	13,038,546	97,916,249	10,501,031	14,820,572	93,083,482	90,806,354	78,368,681	12,145,232	...	292,441	86.3	13.0	.3
Box 2101 Term. Annex, Los Ang. 54, Cal.	1959	750,725,803	654,782,209	17,105,284	95,943,594	8,223,902	13,457,975	86,275,489	86,232,612	75,239,869	11,380,368	...	-387,625	87.3	13.2	-.4
OCCIDENTAL LIFE INS. CO. 1906	1960	43,598,306	39,408,660	...	4,189,646	67,262	7,421	135,072	130,072	38,035	43,690	...	48,346	29.2	32.3	37.2
Cameron Village, Raleigh, N.C.																
OHIO STATE LIFE INS. CO. 1906	1960	107,095,846	99,461,599	...	7,634,246	208,687	232,079	1,543,042	1,499,011	992,633	594,153	17,737	-87,774	66.2	38.5	-4.6
366 E. Broad St., Columbus 15, Ohio	1959	100,589,989	93,464,684	...	7,125,304	164,657	110,494	1,024,500	1,007,354	652,225	380,586	26,487	-25,456	64.7	37.1	.1
OLD AMERICAN INS. CO. 1939	1960	16,997,348	10,091,399	...	6,905,949	1,710,887	283,673	3,827,833	3,723,883	1,136,796	1,939,793	...	647,294	30.5	50.7	17.4
4900 Oak St., Kansas City 12, Mo.	1959	14,949,107	8,721,359	...	6,227,748	1,606,937	247,356	3,621,760	3,494,515	971,254	1,658,538	...	864,723	27.8	45.8	24.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
NORTHEASTERN LIFE INS. CO.				Licensed in Del., D. of C., Fla., Ill., Ind., Ky., La., Me., Md., Mich., Mo., Nev., N.Y., Ohio, Pa., Tex., Va., Wisc.																	
1960	11,775,612	...	11,775,612	10,830,075	876,873	92.0	7.4	.6	...	...	...	103,129	57,395	55.7	...	...	...	9,736	3,597	36.9	
1959	10,674,880	...	10,674,880	9,760,995	848,364	91.4	7.9	.6	...	-200	...	102,057	59,281	58.1	...	...	...	64,296	47,191	73.4	
NORTHERN ASSURANCE CO., LTD.				Licensed in all states, D. of C. & Puerto Rico.																	
1960	1,136	...	1,136	1,128	90	99.3	8.0	-7.3	4,127	1,446	35.0	608	...	...	...	...	...	...	...	...	
1959	2,589	...	2,589	1,637	281	63.2	10.9	25.9	2,472	...	...	897	...	...	...	...	...	...	...	...	
NORTHERN INS. CO.				Licensed in all states, D. of C., & Puerto Rico.																	
1960	...	...	...	...	...	...	...	...	26,466	12,111	45.8	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	41,783	9,987	23.9	...	...	...	...	...	...	...	...	...	
NORTHERN LIFE INS. CO.				Licensed in Alaska, Calif., Colo., Hawaii, Ida., Nev., N.M., Ore., Tex., Utah, Wash., Wyo.																	
1960	495,002	...	495,002	484,441	117,057	97.9	23.6	-21.5	564,675	303,317	53.7	639,037	274,531	43.0	...	...	...	1,023,470	484,658	47.4	3,4,7,29,30,36,37,38,41,42,43,
1959	372,971	...	372,971	325,060	105,193	87.2	28.2	-15.4	463,499	209,462	45.2	645,142	210,224	32.6	...	...	...	1,110,227	623,726	56.2	44,45,46,47,56,57,58
THE NORTH RIVER INS. CO.				Licensed in Canada, D. of C., and all states except Alaska.																	
1960	9,698	...	9,698	-990	4,000	-10.2	41.2	69.0	210	149	71.0	...	...	...	...	...	...	...	...	...	
1959	51,381	...	51,381	57,895	10,912	112.7	21.2	-33.9	633	4	.6	...	...	...	...	...	...	...	...	...	
NORTHWESTERN LIFE INS. CO.				Licensed in Alaska, Ariz., Calif., Colo., Hawaii, Ida., Nev., N.M., Ore., Tex., Utah, Wash., Wyo.																	
1960	208,630	...	208,630	180,010	41,089	86.3	22.6	-8.9	10,874	7,695	70.8	192,462	99,931	51.9	...	...	...	182,997	83,922	45.9	1,2,3,13,15,17,18,19,20,21,23,
1959	244,136	...	244,136	125,179	69,377	51.3	28.4	20.3	11,750	4,116	35.0	198,454	101,461	51.1	...	...	...	219,970	122,041	55.5	24,25,26,35,36,37,38,40,41,42, 43,45,46,47,48,49
NORTHWESTERN MUT. INS. CO.				Licensed in all states, D. of C. and Provinces of Alta., B.C., Man., and Sask.																	
1960	123,040	...	123,040	119,161	26,911	96.8	21.9	-18.7	...	...	...	...	...	...	...	...	...	...	...	...	
1959	117,759	...	117,759	115,061	24,137	97.7	20.5	-18.2	...	...	...	...	...	...	...	...	...	...	...	...	
NORTHWESTERN NAT'L LIFE				Licensed in Ark., Calif., Colo., D.C., Ga., Idaho, Ill., Ind., Iowa, Kan., Ky., Md., Mich., Minn., Mo., Mont., Neb., N.D., Ohio, Okla., Ore., Pa., S.D., Tenn., Tex., Va., Wash., W.Va., Wisc.																	
1960	3,596,327	31,415	3,564,912	3,034,291	449,679	85.1	12.6	2.1	...	...	...	...	...	...	30,582	15,842	51.8	5,184	2,512	48.5	
1959	2,503,701	76,497	2,427,204	2,201,767	407,769	90.7	16.8	-7.5	...	...	...	...	...	...	...	...	...	...	...	...	
OCCIDENTAL LIFE INS. CO. OF CALIF.				Licensed in all states of the U.S. (exc. N.Y.), D.C., all provinces of Canada (exc. Nfld.), Philippines, Hong Kong, & Japan.																	
1960	83,238,874	...	83,238,874	75,081,742	7,883,061	90.2	9.5	.3	339,439	115,865	34.1	3,107,502	1,230,645	39.6	359,842	87,791	24.4	3,760,697	1,852,638	49.3	1,2,3,4,15,16,17,18,19,20,21,
1959	79,515,171	...	79,515,171	72,170,398	7,559,538	90.8	9.5	-.3	336,570	108,541	32.2	2,954,736	1,184,081	40.1	195,467	23,559	12.1	3,230,669	1,753,290	54.3	22,23,24,29,30,31,32,33,36,37, 38,39,40,41,42,43,44,45,46,47, 49,54,55,57
OCCIDENTAL LIFE INS. CO.				Licensed in Ala., Ariz., Ark., Calif., Colo., D.C., Ky., Fla., Ga., Ida., La., Md., Miss., Mont., Nev., N.M., N.C., S.C., Tenn., Tex., Utah, Va., Wash., Wyo. & Puerto Rico.																	
1960	...	...	...	...	...	...	...	...	...	...	...	105,764	33,344	31.5	24,307	4,690	19.3	...	...	...	
OHIO STATE LIFE INS. CO.				Licensed in Ala., Ariz., Cal., Del., D. of C., Fla., Ga., Ill., Ind., Iowa, Ky., Md., Mich., Minn., Mo., N.C., Ohio, Pa., Texas, Va., & W.Va.																	
1960	812,267	17,737	794,530	664,553	138,561	83.6	17.4	-1.0	19,068	4,596	24.1	384,307	183,636	47.8	91,972	47,504	51.7	209,134	92,344	44.2	1,2,3,15,16,17,21,22,23,29,30,
1959	484,582	26,487	458,095	397,170	92,594	86.7	20.2	-1.1	14,955	3,639	24.3	392,676	192,334	49.0	20,751	2,407	11.6	120,878	56,675	46.9	31,36,37,38,42,44,46,47,55,57
OLD AMERICAN INS. CO.				Licensed in Mo.																	
1960	217	...	217	...	...	...	...	100.0	206,487	65,039	31.5	...	...	...	2,662,441	495,053	18.6	854,738	576,704	67.5	1,3,11,15,16,21,22,29,30,31,36,
1959	494	...	494	...	4	...	.8	99.2	160,803	48,407	30.1	...	...	...	2,556,680	459,485	18.0	776,537	463,362	59.7	37,38,42,44,46

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
OLD EQUITY LIFE INS. CO. 1950 811 Chicago Ave., Evanston, Ill.	1960	5,149,633	3,533,038	80,000	1,616,596	416,936	549,690	4,621,490	4,522,575	1,835,222	2,614,240	...	73,112	40.6	56.6	1.6
	1959	4,184,258	2,687,916	80,000	1,496,342	318,021	356,616	3,910,915	3,943,607	1,718,695	2,248,007	...	-23,095	43.6	57.5	-.6
OLD LINE LIFE INS. CO. 1910 707 N. 11th St., Milwaukee, Wisc.	1960	66,619,271	62,175,230	800,000	4,444,041	147,167	34,561	463,138	474,755	239,589	229,056	...	6,110	50.5	49.5	1.3
	1959	64,436,649	60,210,258	800,000	4,226,391	158,784	31,624	425,059	387,285	209,[illegible]	208,075	...	-30,080	54.0	49.0	-5.8
OLD NATIONAL INS. CO. 1950 5619 Fannin St., Houston 6, Texas	1960	3,783,419	2,307,086	286,000	1,476,333	354,116	98,547	1,914,485	1,902,350	1,132,997	641,772	...	127,580	59.6	33.5	6.7
	1959	3,305,364	1,936,017	287,500	1,369,347	341,980	89,431	1,929,474	1,908,768	1,183,185	606,970	...	118,613	62.0	31.5	6.2
OLD REPUBLIC INS. 414 W. Pittsburgh St., Greensburg, Pa.	1960	12,290,667	8,762,456	100,000	3,[illegible],211	265,460	982	-115,332	79,866	7,579	-94,541	...	166,828	9.5	...	-208.9
	1959	11,121,514	7,799,162	100,000	3,322,352	460,657	...	67,402	59,806	549	-148,219	...	207,476	.9	-219.9	346.9
OLD REPUBLIC LIFE INS. CO. 1931 307 N. Michigan Ave., Chicago, Ill.	1960	26,518,290	19,578,854	520,000	6,939,436	3,105,171	105,665	536,139	632,997	251,873	108,274	...	272,850	39.8	20.2	43.1
	1959	27,540,882	21,388,645	520,000	6,152,237	3,202,029	99,930	693,157	795,992	183,626	340,298	...	272,089	23.1	49.0	34.2
OLD SECURITY LIFE 1952 P.O. Box 1299-Kansas City 41, Mo.	1960	5,059,527	2,091,691	...	2,967,837	110,987	15,070	6,444	483,738	35,248	-381,250	...	829,740	7.3	...	171.5
	1959	4,822,680	2,375,068	...	2,447,613	588,281	67,689	832,011	545,859	92,509	332,411	...	120,939	16.9	40.0	22.2
OLYMPIC NAT'L. LIFE 1940 Olympic Nat'l. Bldg., Seattle, Wash.	1960	13,039,746	11,943,445	167,873	1,096,302	179,426	103,341	441,723	439,784	286,399	189,640	...	-36,255	65.1	42.9	-8.2
	1959	12,279,495	11,297,094	147,873	982,401	177,487	97,375	515,517	476,149	282,684	204,587	...	-11,122	59.4	39.7	-2.3
PACIFIC EMPLOYERS INS. CO. 1923 1033 S. Hope St., Los Angeles, Calif.	1960	37,546,480	28,001,143	...	9,545,337	349	10,696	132,851	132,785	98,748	38,415	...	-4,378	74.4	28.9	-3.3
	1959	34,505,789	25,184,221	...	9,321,568	283	11,010	153,821	153,920	110,542	46,136	...	-2,758	71.8	30.0	-1.8
PACIFIC FIDELITY LIFE 1956 675 S. Westmoreland Ave.-Los Ang. 5, Cal.	1960	5,980,321	2,029,903	...	3,950,418	134,967	155,163	4,612,740	4,569,456	2,064,757	490,483	...	2,014,216	45.2	10.7	44.1
	1959	5,417,462	2,532,854	...	2,884,608	91,683	286,297	4,994,280	4,905,528	2,452,488	165,302	...	2,287,738	50.0	33.1	46.6
PACIFIC MUT. LIFE INS. CO. 1936 523 W. 6th St., Los Angeles 55, Calif.	1960	614,616,721	576,223,430	19,020,328	18,393,291	7,518,290	5,153,198	40,533,288	40,941,031	33,404,201	7,803,963	...	-267,133	81.6	19.3	-.7
	1959	596,600,316	563,090,077	17,808,689	33,510,238	7,634,961	4,509,580	39,202,329	39,089,719	31,545,263	7,538,423	...	1,261	80.7	19.2	...
PACIFIC NATIONAL FIRE INS. CO. 1911 433 California St., San Francisco, Cal.	1960	60,054,355	35,605,470	10,897,878	24,448,885	71,074	23,789	139,480	136,089	40,552	69,375	...	26,163	29.8	49.7	19.2
	1959	63,988,897	37,361,003	12,603,474	26,627,895	67,683	40,748	161,846	148,874	90,530	85,626	...	-27,282	60.8	52.9	-18.3
PACIFIC NATIONAL LIFE 1954 215 Market St., San Francisco 5, Cal.	1960	40,115,938	32,825,747	...	7,290,191	146,391	1,379,642	6,174,000	6,130,528	5,490,589	772,177	...	-132,238	89.6	12.5	-2.1
	1959	37,352,422	30,158,822	...	7,193,601	102,919	1,276,718	6,204,094	6,236,127	5,852,832	585,769	...	-202,475	93.9	9.4	-3.2

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
OLD EQUITY LIFE INS. CO.				Licensed in Ark., Fla., Ill., Ind., Iowa, Ky., La., Mich., Minn., Miss., Mo., Ohio, Okla., Pa., Tenn. & W. Va.																	
1960	...	...	...	...	...	...	...	...	155,434	68,038	43.8	1,537,828	511,967	33.3	314,492	111,382	35.4	2,514,821	1,143,835	45.5	1,3,4,15,16,18,19,20,21,22,24,
1959	...	...	...	...	...	...	...	...	128,424	33,797	26.3	1,307,773	411,446	31.5	375,969	95,809	25.5	2,131,441	1,177,643	55.3	25,26.
OLD LINE LIFE INS. CO.				Licensed in Calif., Fla., Ill., Ind., Iowa, Mich., Minn., Nev., Ohio, S.D., Utah & Wisc.																	
1960	...	...	...	...	...	...	...	...	222,938	126,863	56.9	106,807	37,728	35.3	...	...	...	145,010	74,998	51.8	3,12,15,16,21,28,47.
1959	...	...	...	...	...	...	...	...	170,758	100,755	59.0	89,161	35,367	39.7	...	...	...	127,366	73,168	57.4	
OLD NATIONAL INS. CO.				Licensed in Alaska & Texas.																	
1960	31,435	...	31,435	20,422	9,061	65.0	28.8	6.2	...	...	...	...	...	...	1,053,251	625,048	59.3	817,664	487,526	59.6	
1959	28,591	...	28,591	38,247	7,349	133.8	25.7	-59.5	...	...	...	...	...	...	1,039,079	649,497	62.5	841,098	495,440	58.9	
OLD REPUBLIC INS.				Licensed in D. of C., Canada & All States of the U.S., except Alaska & Hawaii.																	
1960	...	...	...	...	...	...	...	...	118	...	...	79,748	7,579	9.5	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	1,231	271	22.0	58,575	278	.5	...	...	...	...	...	...	
OLD REPUBLIC LIFE INS. CO.				Licensed in All States, Commonwealth of Puerto Rico, D. of C. & Canada.																	
1960	164,676	...	164,676	114,068	15,241	69.3	9.3	21.4	110,098	15,223	13.8	358,223	122,582	34.2	...	...	...	...	...	...	9,11,12,13,14,52,53.
1959	578,037	...	578,037	93,602	303,455	16.2	52.5	31.3	128,119	15,016	11.7	89,836	75,008	83.5	...	...	...	...	...	...	
OLD SECURITY LIFE				Licensed in All States, except Mass., N.Y., N.C., R.I., Wisc., Alaska.																	
1960	8,556	...	8,556	-5,181	-16,958	-60.6	-198.2	-358.8	...	...	...	475,429	40,429	8.5	...	...	...	...	...	...	
1959	34,268	...	34,268	973	13,695	2.8	40.0	57.2	41,781	...	...	469,231	91,536	19.5	579	...	...	...	...	...	
OLYMPIC NAT'L. LIFE				Licensed in Alaska, Ariz., Colo., Idaho, Nebr., Ore., Utah & Wash.																	
1960	133,671	...	133,671	111,129	43,240	83.1	32.3	-15.4	...	...	...	114,538	74,770	65.3	...	...	...	191,575	100,501	52.5	3,7,8,9,10,13,14,15,18,21,24,40,
1959	130,398	...	130,398	82,217	40,838	63.1	31.3	-5.6	...	...	...	130,767	89,377	68.3	...	...	...	214,984	111,090	51.7	47.
PACIFIC EMPLOYERS INS. CO.				Licensed in Alaska, D.C., Hawaii and All States of the U.S., except Maine, Mass., N.H., N.Y., N.D., R.I. & Vermont.																	
1960	132,785	...	132,785	98,748	38,415	74.4	28.9	-3.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	153,920	...	153,920	110,542	46,136	71.8	30.0	1.8	...	...	...	...	...	...	...	...	...	...	...	...	
PACIFIC FIDELITY LIFE				Licensed in Ariz., Ark., Calif., Colo., Idaho, Ill., Ind., Iowa, La., Mich., Minn., Miss., Mo., Mont., Nev., N.M., Okla., Ore., S.D., Tenn., Texas, Utah, Wash., Wyo.																	
1960	1,903,457	...	1,903,457	1,033,585	216,673	54.3	11.4	34.3	...	...	...	2,665,151	1,027,042	38.5	332	1,630	491.0	516	2,500	484.5	
1959	3,079,551	...	3,079,551	1,731,390	104,947	56.2	3.4	40.4	...	...	...	1,825,977	721,098	39.5	...	...	...	...	...	...	
PACIFIC MUT. LIFE INS. CO.				Licensed in Canada, D. of C., and All States, except Maine, N.H., N.Y., R.I. & Vermont.																	
1960	33,422,653	...	33,422,653	29,954,628	4,054,098	89.6	12.1	-1.7	879,395	236,216	26.9	3,971,417	1,599,565	40.3	457,426	597,086	130.5	2,210,140	1,016,706	46.0	2,3,7,8,15,16,17,20,21,22,23,26,
1959	31,404,979	...	31,404,979	27,991,135	3,683,797	89.1	11.7	-.9	939,384	272,765	29.0	3,978,187	1,703,478	42.8	624,653	645,767	103.4	2,142,516	932,118	43.5	29,30,31,32,33,36,37,38,41,42, 43,44,45,46,47,57.
PACIFIC NATIONAL FIRE INS. CO.				Licensed in Calif., Ill., Okla., Pa., R.I., Tenn., Texas & Utah.																	
1960	79,855	...	79,855	26,286	40,251	32.9	50.4	16.7	23,466	6,112	26.1	9,904	2,125	21.5	...	...	...	22,864	6,028	26.4	
1959	88,728	...	88,728	76,869	51,942	86.6	58.5	-45.1	24,130	8,162	33.8	10,541	592	5.6	...	...	...	25,475	4,907	19.3	
PACIFIC NATIONAL LIFE				Licensed in Alaska, Ariz., Ark., Calif., Colo., Hawaii, Idaho, Mont., N.M., Nev., Ore., Utah, Wash. & Wyoming.																	
1960	5,971,131	...	5,971,131	5,394,653	539,368	90.3	9.0	.7	26,293	10,747	40.9	74,755	39,199	52.4	...	...	...	58,349	45,990	78.8	3,4,13,14,30,31,47,29,30,31,32,
1959	6,223,213	...	6,223,213	5,849,809	533,120	94.0	8.6	-2.6	302	...	...	3,272	423	12.9	...	...	...	9,339	2,600	27.8	36,37,38,39,41,42,43,44,45,46.

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
PALMETTO STATE LIFE INS. CO. 1924 1310 Lady St., Columbia, South Carolina	1960	12,296,457	10,497,519	...	1,798,937	6,000	25,849	873,377	873,596	428,053	482,362	...	-36,819	49.0	55.2	-4.2
PAN-AMERICAN LIFE INS. CO. 1911 P.O. Box 219, New Orleans, 19, La.	1960	228,211,454	209,967,957	486,430	18,243,497	398,961	807,872	5,682,174	5,671,933	4,727,439	1,132,763	162,372	-188,270	83.3	19.9	.4
	1959	225,349,585	208,441,550	323,930	16,908,034	380,448	706,451	4,917,822	4,875,343	4,574,238	901,174	209,680	-600,069	93.8	18.3	-7.7
PARAMOUNT MUTUAL LIFE INS. CO. 30 Clinton St., Newark, New Jersey	1960	446,699	322,882	...	123,817	86,678	28,435	436,198	439,634	154,783	240,798	...	44,054	35.2	55.2	10.0
PATRIOT LIFE INS. CO. 1953 650 Madison Ave., New York 22, N.Y.	1960	16,123,153	4,424,416	531,000	11,698,737	...	4,551	207,989	207,989	40,689	15,492	...	151,808	19.6	7.4	73.0
	1959	25,640,246	5,316,044	3,652,000	20,324,202	...	3,890	481,790	481,790	92,465	170,070	...	219,255	19.2	35.3	45.5
PAUL REVERE LIFE INS. 1930 18 Chestnut St., Worcester 8, Mass.	1960	201,325,780	144,518,489	16,663,377	56,807,291	13,521,706	1,256,307	29,922,977	28,959,288	16,218,874	11,447,288	...	1,293,126	56.0	38.3	4.5
	1959	181,886,694	130,015,410	16,019,988	51,871,284	12,558,017	802,702	27,796,501	26,446,679	14,263,165	10,829,435	...	1,387,280	53.9	39.0	5.2
PEERLESS INS. CO. 1901 62 Maple Ave., Keene, N.H.	1960	29,458,652	21,184,342	...	8,274,310	141,671	185,650	628,751	680,267	284,380	307,279	...	88,609	41.8	48.9	13.0
	1959	29,161,636	21,086,631	...	8,075,005	193,187	214,209	651,009	889,138	445,196	242,342	...	201,600	50.1	37.4	22.7
PENINSULAR LIFE INS. CO. 1901 645 Riverside Ave., Jacksonville 3, Fla.	1960	47,696,835	42,745,960	...	4,950,875	84,189	65,574	1,683,662	1,658,322	574,366	893,327	...	190,629	34.6	53.1	11.5
	1959	44,535,706	39,862,343	...	4,673,363	58,849	21,353	1,219,219	1,190,743	263,239	688,179	...	239,325	22.1	56.4	20.1
PENNSYLVANIA LIFE INS. CO. 1948 3450 Wilshire Blvd., Los Angeles 5, Cal.	1960	5,327,469	3,716,776	...	1,610,694	2,212,722	734,224	3,842,161	3,002,882	1,111,647	1,984,637	...	-93,402	37.0	51.7	-3.1
	1959	3,492,671	2,282,297	...	1,210,373	1,373,443	348,810	2,404,709	2,033,059	667,142	1,263,532	...	102,385	32.8	52.5	5.0
PEOPLES LIFE INS. CO. 1903 601 New Hampshire Ave., NW Wash 7, D.C.	1960	143,416,589	129,627,522	...	13,789,068	279,002	32,282	718,577	652,535	220,928	432,102	...	-496	33.9	60.1	-.1
	1959	135,159,948	122,250,667	...	12,909,281	212,960	25,750	636,637	575,312	184,850	377,644	...	12,817	32.1	59.3	2.2
PEOPLES LIFE INS. CO. 1922 901-07 N.Claiborne, Ave., New Orleans 16, La.	1960	2,660,571	2,366,836	...	293,735	...	8,370	494,901	494,901	265,316	247,743	...	-18,158	53.6	50.1	-3.7
	1959	2,442,656	2,103,501	...	339,155	...	6,187	496,550	496,550	246,730	301,827	...	-52,007	49.7	60.8	-10.5
PEOPLES PROTECTIVE LIFE 1947 207 N. Market St., Jackson, Tenn.	1960	2,137,898	1,531,309	38,832	606,589	4,242	7,115	310,292	312,734	123,000	261,804	...	-72,070	39.3	84.4	-23.0
	1959	1,987,005	1,350,361	...	636,645	6,685	5,463	258,658	259,287	105,600	197,131	...	-43,444	40.7	76.2	-16.8
PERSONAL INDEM. CO. 1933 231 W. Wisconsin Ave., Milw., Wisc.	1960	732,005	538,570	...	193,435	...	...	1,528,940	1,516,129	788,763	U	...	U	52.0	47.3	U
	1959	723,638	532,531	...	191,107	...	...	1,578,063	1,557,785	708,258	854,259	...	-4,732	45.5	54.1	-.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
PALMETTO STATE LIFE INS. CO.	Licensed in S.C., N.C., and Ga.																				
1960	134,326	...	134,326	133,431	34,707	99.3	25.8	-25.1	125,726	29,441	23.4	3,380	1,040	30.8	1,696	1,114	65.7	608,467	263,027	43.2	
PAN-AMERICAN LIFE INS. CO.	Licensed in Ala., Ariz., Ark., Col., Del., D.C., Fla., Ga., Ill., Ind., Kans., Ky., La., Md., Minn., Miss., Mo., N.J., N.M., N.C., Ohio, Okla., Pa., S.C., Tenn., Tex., Va., W.Va., Canal Zone, Colombia, Dom. Rep., Ecuador, El Salvador, Guatemala, D.W.I., Nicaragua, Panama, Puerto Rico, Sp., Honduras, Venezuela and Virgin Islands.																				
1960	5,602,910	162,372	5,440,538	4,598,456	951,524	84.5	17.5	-2.0	...	...	...	...	...	...	69,574	39,019	56.1	161,820	89,964	55.6	1,2,4,14,15,17,21,23,29,30,31,36,
1959	4,891,307	209,680	4,681,627	4,496,120	738,992	96.0	15.8	-11.8	...	...	...	...	...	...	61,101	32,515	53.2	132,616	45,603	34.4	37,38,39,41,42,43,44,45,46,57
PARAMOUNT MUTUAL LIFE INS. CO.	Licensed in New Jersey.																				
1960	...	...	...	...	...	...	...	...	...	...	...	19,299	6,044	31.3	...	...	...	420,335	148,739	35.4	
PATRIOT LIFE INS. CO.	Licensed in D. of C. and all states of U.S. except Alaska and Wisc.																				
1960	13,533	...	13,533	12,975	487	95.9	3.6	.5	194,456	27,714	14.3	...	...	...	...	...	...	...	...	...	
1959	4,984	...	4,984	4,915	118	98.6	2.4	1.0	476,803	87,550	18.4	...	...	...	...	...	...	...	...	...	
PAUL REVERE LIFE INS.	Licensed in all states of U.S., D. of C., Hawaii and Canada.																				
1960	7,599,415	...	7,599,415	6,419,588	1,316,282	84.5	17.3	-1.8	...	...	...	...	...	...	21,359,575	9,799,081	45.9	298	205	68.8	1,4,14,15,16,17,21,23,29,32,33,34,
1959	6,630,645	...	6,630,645	5,519,010	1,183,442	83.2	17.8	-.6	...	...	...	...	...	...	19,816,035	8,744,154	44.1	...	...	...	36,37,38,40,41,42,43,44,45,46,56, 57
PEERLESS INS. CO.	Licensed in all states, D. of C., Puerto Rico and Canada.																				
1960	305,573	...	305,573	136,500	107,787	44.7	35.3	20.0	193,758	99,716	51.5	66,724	25,844	38.7	...	...	...	114,212	22,320	19.5	3,4,9,10,11,15,28,35,48,56,57
1959	519,653	...	519,653	284,937	77,854	54.8	15.0	30.2	140,679	92,601	65.8	53,633	49,401	92.1	...	...	...	175,173	18,257	10.4	
PENINSULAR LIFE INS. CO.	Licensed in Fla., Ga., Puerto Rico																				
1960	...	...	...	...	...	...	...	...	874,507	200,096	22.9	133,124	95,985	72.1	...	...	...	650,691	278,284	42.8	
1959	...	...	...	...	...	...	...	...	568,374	44,377	7.8	40,808	10,368	25.4	...	...	...	581,561	208,495	35.9	
PENNSYLVANIA LIFE INS. CO.	Licensed in all states except Alaska, Conn., Me., Mass., Miss., N.J., N.Y., R.I., and Wyo.																				
1960	...	...	...	...	...	...	...	...	...	...	...	3,002,882	1,111,647	37.0	...	...	...	...	...	...	3,30,31
1959	...	...	...	...	...	...	...	...	...	...	...	2,033,059	667,142	32.8	...	...	...	...	...	...	
PEOPLES LIFE INS. CO.	Licensed in Del., D. of C., Md., N.C., Ohio, Pa., Va., and W. Va.																				
1960	...	...	...	...	...	...	...	...	646,818	220,286	34.1	5,696	642	11.3	21	1	4.8	...	...	...	1,3,4,5
1959	...	...	...	...	...	...	...	...	575,312	184,850	32.1	...	...	...	...	...	...	...	...	...	
PEOPLES LIFE INS. CO.	Licensed in La.																				
1960	...	...	...	...	...	...	...	...	...	...	...	494,901	265,316	53.6	...	...	...	...	...	...	5
1959	...	...	...	...	...	...	...	...	...	...	...	496,550	246,730	49.7	...	...	...	...	...	...	
PEOPLES PROTECTIVE LIFE	Licensed in Ala., Ark., Ga., Ky., La., Miss. and Tenn.																				
1960	...	...	...	...	...	...	...	...	...	...	...	82,242	21,564	26.2	...	...	...	230,493	101,436	44.0	
1959	...	...	...	...	...	...	...	...	...	...	...	40,460	11,071	27.4	...	...	...	218,827	94,529	43.2	
PERSONAL INDEM. CO.	Licensed in Ill., Mich., Minn., and Wisc.																				
1960	...	...	...	...	...	...	...	...	6,546	3,005	45.9	80,369	30,435	37.9	...	...	...	1,429,214	755,323	52.8	4,7,8,16,18,22,27
1959	...	...	...	...	...	...	...	...	5,592	3,511	62.8	96,729	25,679	26.5	...	...	...	1,455,464	679,069	46.7	

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
PHILADELPHIA-UNITED LIFE INS. CO. 1940 4500 City Ave., Phila. 31, Pa.	1960	8,717,454	5,983,610	830,000	2,733,845	1,257	1,150	54,610	54,408	5,737	38,314	...	10,357	10.5	70.2	19.0
PHILANTHROPIC MUTUAL LIFE 1909 903 Commonwealth Bldg., Phila., Pa.	1960	5,917,821	5,470,056	...	447,765	8,802	31,391	883,390	884,081	343,771	590,330	...	-50,019	38.9	66.8	-5.7
	1959	5,642,188	5,221,847	...	420,341	9,493	25,648	925,662	924,365	320,000	634,957	...	-30,593	34.6	68.7	-3.3
PHOENIX ASSURANCE CO. 1922 55 5th Ave., New York 3, N.Y.	1960	53,034,861	35,527,467	2,473,727	17,507,394	A 259,256	A 128,884	A 661,264	A 633,191	A 282,153	A 347,086	...	A 3,952	44.6	52.5	.6
	1959	52,266,604	34,446,400	3,862,856	17,820,204	A 231,181	A 114,657	A 555,912	A 517,353	A 218,303	A 301,348	...	A-2,298	42.2	54.2	-.4
PHOENIX INS. CO. 1854 61 Woodand St., Hartford 15, Conn.	1960	221,521,058	80,327,105	72,000,000	141,193,952	B 52,722	B 39,193	B 102,404	B 90,091	B 56,877	B 67,233	...	B-34,019	63.1	65.7	-37.8
	1959	218,305,555	80,151,971	72,000,000	138,153,584	B 40,410	B 31,128	B 84,167	B 77,109	B 35,692	B 57,456	...	B-16,039	46.3	68.3	-20.8
PHOENIX MUTUAL LIFE 1851 79 Elm St., Hartford, Conn.	1960	894,431,853	839,949,695	4,464,467	54,482,158	281,525	160,861	1,391,334	1,306,524	1,067,667	683,601	29,904	-444,744	81.7	49.1	-31.0
	1959	861,043,465	804,780,761	8,475,223	56,262,704	196,715	78,244	743,993	665,507	524,579	525,790	24,503	-384,862	78.8	71.7	-52.2
PIEDMONT-SOUTHERN LIFE INS. C 1959 P.O. Box 7325, Atlanta 9, Ga.	1960	43,741,948	19,906,347	...	23,835,601	138,477	325,956	3,263,896	3,326,410	2,842,968	663,202	...	-179,760	85.5	20.3	-5.4
	1959	40,876,192	17,625,431	439,688	23,250,761	200,991	283,271	2,990,344	2,952,216	2,633,714	554,660	37,450	-236,158	89.2	18.5	-6.7
PIERCE INS. CO. P.O.Box 2282 1929 Terminal Annex, N. Hollywood, Calif.	1960	15,458,192	14,017,731	...	1,440,461	16,613	...	29,510	28,335	2,000	6,193	...	20,142	7.1	21.0	71.1
PILGRIM HEALTH & LIFE INS. 1905 1143 Gwinnett St., Augusta, Ga.	1960	11,266,879	9,659,116	250,000	1,607,763	8,196	...	350,712	347,104	101,032	193,177	...	52,895	29.1	55.1	15.2
	1959	10,798,720	9,320,939	150,000	1,477,781	4,588	...	290,892	290,037	72,201	136,886	...	80,950	24.9	47.1	27.9
PILGRIM NATIONAL LIFE INS. CO. 1933 222 W. Adams St., Chicago, Ill.	1960	1,558,715	1,004,960	...	553,755	5,442	3,079	28,102	28,635	8,846	32,163	...	-12,374	30.9	114.5	-43.2
PILOT LIFE INS. CO. 1890 Greensboro, N.C.	1960	209,479,710	175,979,710	2,500,000	33,500,000	4,158,623	2,611,092	16,706,403	16,177,800	13,535,775	2,496,236	...	145,789	83.7	14.9	.9
	1959	194,850,173	164,350,173	2,500,000	30,500,000	3,630,020	1,924,326	13,791,427	13,155,697	11,053,479	2,248,538	...	-146,320	84.0	16.3	-1.1
PIONEER LIFE INS. 1926 127 N. Wyman St., Rockford, Ill.	1960	1,299,152	1,175,582	...	123,570	43,134	15,500	250,037	227,368	70,513	144,762	...	12,093	31.0	57.9	5.3
	1959	1,166,504	1,074,046	...	92,458	20,465	12,000	165,752	156,677	60,340	100,117	...	-3,781	38.5	60.4	-2.4
PIONEER MUTUAL LIFE INS. CO. 1947 205-10th St. North, Fargo, N.D.	1960	26,675,270	24,620,866	451,452	2,054,404	487,938	75,626	779,463	752,961	377,854	331,987	2,852	43,109	50.2	42.6	6.1
	1959	25,465,899	23,590,556	479,270	1,875,343	461,436	78,492	699,581	690,551	339,494	314,130	2,295	36,927	49.2	45.5	5.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Combined figures of Phoenix of London Group. B Combined figures of Phoenix of Hartford Ins. Group. C The Southern Life Ins. Co. of Ga. and Piedmont Life Ins. Co. merged as of Dec. 31, 1959. Figures shown are combined figures reflecting operations of both companies.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
PHILADELPHIA-UNITED LIFE INS. CO.	Licensed in Del., D. of C., Fla., Ill., Ind., Mich., N.C., Ohio, Penna., Texas, Va. and W. Va.																				
1960	...	...	...	...	...	...	...	...	...	...	...	8,245	2,577	31.3	...	...	...	46,163	3,160	6.8	
PHILANTHROPIC MUTUAL LIFE	Licensed in Del. and Penna.																				
1960	...	...	...	...	...	...	...	...	...	...	...	546,730	258,568	47.3	...	...	...	337,350	85,203	25.3	
1959	...	...	...	...	...	...	...	...	...	...	...	618,371	249,802	40.4	...	...	...	305,994	70,199	22.9	
PHOENIX ASSURANCE CO.	Licensed in all states, D. of C. & Republic of Cuba.																				
1960A	321,493	...	321,493	210,310	174,409	65.4	54.2	-19.6	274,682	60,641	22.1	37,016	11,202	30.3	...	...	...	...	...	...	
1959A	117,338	...	117,338	75,942	112,465	64.7	95.8	-60.5	359,408	111,464	31.0	40,607	30,897	76.1	...	...	...	...	...	...	
PHOENIX INS. CO.	Licensed in all states, D. of C., Dom. of Canada, Puerto Rico, & territory of the A.F.I.A.																				
1960B	4,648	...	4,648	5,742	1,218	123.5	26.2	-49.7	73,071	44,093	60.3	4,215	2,126	50.4	...	...	...	8,157	4,916	60.3	
1959B	1,373	...	1,373	500	643	36.4	46.8	16.8	67,837	33,518	49.4	2,939	785	26.7	...	...	...	4,960	889	17.9	
PHOENIX MUTUAL LIFE	Licensed in all states except Ala., Alaka, Hawaii, La., Miss., Nev., N.D., S.C., S.D., and Utah.																				
1960	1,045,369	4,323	1,041,046	926,253	455,644	89.0	43.8	-32.8	...	...	...	...	...	...	265,478	141,415	53.3	...	...	...	
1959	484,786	4,100	480,686	427,867	313,805	89.0	65.3	-54.3	...	...	...	...	...	...	184,821	96,711	52.3	...	...	...	
PIEDMONT-SOUTHERN LIFE INS. C	Licensed in Ala., Fla., Ga., N.C., Ind., La., S.C., Va., Miss., Tenn.																				
1960	3,119,666	...	3,119,666	2,743,101	571,530	87.9	18.3	-6.2	73,455	15,090	20.5	5,603	-440	-7.9	...	...	...	127,686	85,217	66.7	
1959	2,862,312	37,450	2,824,862	2,526,944	471,311	89.5	16.7	-6.1	52,940	14,213	26.8	10,317	1,388	13.5	...	...	...	64,098	91,169	142.2	
PIERCE INS. CO.	Licensed in Ariz., Calif., Fla., Hawaii, Ill., Kans., Ky., Mo., Nev., Okla., Ore., S.D., Tenn., Texas, Utah, Wash., Wyo.																				
1960	...	...	...	...	...	...	...	...	28,335	2,000	7.1	...	...	...	...	...	...	...	...	...	
PILGRIM HEALTH & LIFE INS.	Licensed in Ala., Ga., Fla., S.C.																				
1960	...	...	...	...	...	...	...	...	...	...	...	1,337	713	53.3	...	...	...	345,767	100,319	29.0	
1959	...	...	...	...	...	...	...	...	...	...	...	4,985	938	18.8	...	...	...	285,053	71,263	25.0	
PILGRIM NATIONAL LIFE INS. CO.	Licensed in Ill., Fla., Ariz., Md., Indiana.																				
1960	...	...	...	...	...	...	...	...	10,877	3,441	31.6	10,476	3,627	34.6	...	...	...	7,283	1,777	24.4	
PILOT LIFE INS. CO.	Licensed in Ala., Ark., D. of C., Fla., Ga., Ind., Ky., La., Md., Miss., N.C., Ohio, Okla., Pa., Puerto Rico, S.C., Tenn., Tex., Va., Virgin Islands, W.Va.																				
1960	14,414,894	...	14,414,894	12,546,881	1,606,556	87.0	11.1	1.9	29,151	9,799	33.6	1,034,179	543,788	52.6	...	...	...	699,576	435,307	62.2	2,3,4,5,13,14,15,16,20,21,22,26,
1959	11,722,527	...	11,722,527	10,325,935	1,452,387	88.1	12.4	-.5	25,030	7,215	28.8	797,312	364,821	45.8	...	...	...	610,827	355,507	58.2	29,30,35,36,37,38,40,41,42,43, 44,45,46,47,48,49,55
PIONEER LIFE INS.	Licensed in Ill., Ind., Mo.																				
1960	...	...	...	...	...	...	...	...	20,604	4,200	20.4	102,842	32,567	31.7	...	...	...	103,923	33,746	32.5	
1959	...	...	...	...	...	...	...	...	6,605	789	11.9	92,409	31,812	34.4	...	...	...	57,664	27,739	48.1	
PIONEER MUTUAL LIFE INS. CO.	Licensed in Colo., Conn., Calif., Idaho, Iowa, Minn., Mont., Neb., N.D., Ore., S.D., Utah, Wash., and Wyo.																				
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	262,617	75,565	28.8	490,344	302,289	61.6	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	220,618	59,521	27.0	472,228	279,973	59.3	

† Less dividends to policyholders or earned income credit. A Combined figures of Phoenix of London Group. B Combined figures of Phoenix of Hartford Ins. Group. C The Southern Life Ins. Co. of Ga. and Piedmont Life Ins. Co. merged as of Dec. 31, 1959. Figures shown are combined figures reflecting operations of both companies.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divl. to Prems. Earned
PLYMOUTH MUT. LIFE INS. 1512 Walnut St., Phila., Pa.	1954	1960	795,300	481,684	...	313,616	19,580	59,142	264,210	271,874	169,592	125,801	...	-23,519	62.4	47.6	-8.7
		1959	658,093	382,822	...	275,271	27,243	28,212	221,998	201,449	93,518	115,557	...	-7,626	46.4	52.1	-3.8
POSTAL LIFE & CASUALTY 612 W.47th St., Kansas City, Mo.	1927	1960	14,253,071	11,930,885	...	2,322,185	501,175	98,060	1,337,961	1,339,616	498,869	657,454	...	183,293	37.2	49.1	13.7
		1959	13,275,681	11,368,388	...	1,907,294	502,830	99,600	1,284,816	1,254,433	422,436	718,907	...	113,090	33.7	56.0	9.0
POULSEN INS. CO. OF AMERICA Executive Plaza, Park Ridge, Ill.	1953	1960	1,125,824	800,406	...	325,418	94,552	544,336	3,246,699	3,255,877	2,330,910	979,101	...	-54,134	71.6	30.2	-1.7
		1959	1,023,058	681,879	...	341,179	103,729	465,201	3,114,872	3,104,153	2,084,941	1,007,936	...	11,276	67.2	32.4	.4
PRAETORIAN MUTUAL LIFE P.O. Box 419-Dallas, Texas		1960	25,125,300	23,284,535	200,000	1,840,765	11,576	3,985	132,377	131,247	51,466	93,584	...	-13,803	39.2	70.7	-10.5
		1959	24,513,459	22,657,677	200,000	1,855,782	10,446	3,783	75,706	69,909	40,063	51,982	...	-22,136	57.3	68.7	-31.7
PREFERRED AMERICAN LIFE INS. CO. 1338 Main St., Columbia, S.C.	1958	1960	4,388,188	655,243	...	3,732,946	15,929	...	56,195	48,808	23,769	26,308	...	-1,269	48.7	46.8	-2.6
PROFESSIONAL INS. CORP. P.O. Box 1410, Jacksonville, Fla.	1937	1960	5,923,398	3,694,506	478,892	2,228,892	476,027	703,223	5,059,567	5,061,965	3,341,646	1,213,928	...	506,391	66.0	24.0	10.0
		1959	5,248,133	3,545,600	452,533	1,702,533	478,425	617,567	4,808,478	4,765,557	2,962,753	1,498,713	...	304,091	62.2	31.2	6.4
PROGRESSIVE CASUALTY INS. CO. 3600 Euclid Ave., Cleveland, Ohio	1956	1960	2,646,461	2,085,019	...	561,442	75,120	48,380	111,132	97,735	45,065	46,695	...	5,975	46.1	42.2	6.1
		1959	2,164,061	1,773,111	...	390,951	61,723	23,538	86,458	58,497	22,809	27,698	...	7,990	39.0	32.0	13.7
PROGRESSIVE LIFE 365 Broad St., Red Bank, N. J.	1934	1960	8,872,109	7,859,367	139,500	1,012,742	413,352	188,965	2,068,551	1,997,487	859,068	1,126,071	3,960	12,348	43.0	54.4	.8
		1959	8,021,024	7,024,069	136,400	996,955	342,288	181,505	1,874,658	2,291,065	1,271,731	1,046,348	4,247	-27,015	55.5	55.8	-1.0
PROTECTIVE LIFE INS. CO. Protective Life Bld.-Birmingham, Ala.	1907	1960	104,683,510	90,382,387	...	14,301,123	277,792	1,026,832	9,244,622	9,226,442	8,747,981	1,052,490	82,000	-574,029	94.8	11.4	-5.3
		1959	97,672,034	85,344,952	...	12,327,081	259,612	840,621	8,156,138	8,131,622	7,563,893	905,613	39,601	-337,884	93.0	11.1	-3.7
PROTECTIVE SECURITY LIFE 113 N.San Vicente Blv.-Beverly Hills-Cal.	1955	1960	710,988	254,359	...	456,599	146,635	37,000	644,759	659,502	157,240	476,326	...	25,937	23.8	73.9	3.9
		1959	891,410	424,069	...	467,341	161,379	29,000	734,753	753,790	207,452	622,464	...	-76,126	27.5	84.7	-10.1
PROVIDENT HOME IND. HUT. 731 S.Broad St., Phila. 47, Pa.	1916	1960	1,493,532	1,366,054	...	127,478	2,674	4,266	259,118	259,137	92,065	173,906	...	-6,833	35.5	67.1	-2.6
		1959	1,372,227	1,249,532	...	122,695	2,692	3,018	256,136	256,232	97,974	165,250	...	-6,992	38.2	64.5	-2.7
PROVIDENT INDEMNITY LIFE 2500 DeKalb Pike, Norristown, Pa.	1904	1960	2,401,312	1,899,786	...	501,526	17,295	5,589	773,867	769,936	369,278	423,627	...	-22,969	48.0	54.7	-3.0
		1959	2,175,968	1,702,803	...	473,165	13,364	10,196	622,057	617,343	273,534	374,377	...	-30,568	44.3	60.2	-5.0

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
PLYMOUTH MUT. LIFE INS.	Licensed in Pennsylvania & Maryland.																				
1960	81,808	...	81,808	93,724	40,621	114.6	49.7	-64.3	28,053	20,969	74.7	63,061	23,771	37.7	...	...	...	98,952	31,128	31.5	
1959	25,018	...	25,018	32,290	9,651	129.1	38.5	-67.6	19,648	12,698	64.6	62,701	18,074	28.8	...	...	...	94,082	30,455	32.4	
POSTAL LIFE & CASUALTY	Licensed in Ark., Colo., Ill., Ind., Iowa, Kans., Mo., Nebr., Okla., Texas, Va.																				
1960	2,077	...	2,077	1,984	691	95.5	33.3	-28.8	646,988	164,135	25.4	132,683	74,049	55.8	484,553	223,431	46.1	73,315	35,270	48.1	1,3,7,8,11,15,21.
1959	2,580	...	2,580	1,742	2,088	67.5	80.9	-48.4	721,329	207,923	28.8	127,807	54,826	42.9	350,187	130,013	37.1	52,530	27,932	53.2	
POULSEN INS.CO. OF AMERICA	Licensed in Ill., Ind., Iowa, Ky., Md., Mich., Mo., Ohio, Pa., S.D. & W.Va.																				
1960	2,460,004	...	2,460,004	1,868,165	653,100	75.9	26.5	-2.4	561	374	66.7	531,368	279,932	52.7	...	...	...	263,944	182,439	69.1	4,16,29,38,41,42,43,44,47,57.
1959	2,257,268	...	2,257,268	1,620,093	653,319	71.8	28.9	-.4	...	...	...	577,362	286,107	49.5	...	...	...	269,523	178,741	66.3	
PRAETORIAN MUTUAL LIFE	Licensed in Ala., Ark., Calif., Colo., Fla., La., Miss., Nev., N.M., Okla., Tenn. & Texas.																				
1960	...	...	...	...	...	...	...	...	4,295	2,043	47.6	2,106	703	33.4	...	...	...	124,846	48,719	39.0	
1959	...	...	...	...	...	...	...	...	64	1,750	...	1,134	...	...	...	...	...	68,712	38,313	55.8	
PREFERRED AMERICAN LIFE INS.CO.	Licensed in South Carolina.																				
1960	39,998	...	39,998	21,837	10,719	54.6	26.8	18.6	...	...	...	...	...	...	8,809	1,932	21.9	...	...	...	
PROFESSIONAL INS. CORP.	Licensed in Ala., Ark., Fla., Ga., Ind., Ky., La., Miss., N.C., Puerto Rico, S.C., Tenn., Texas, Va. & W.Va.																				
1960	119,090	...	119,090	71,518	4,515	60.1	3.8	36.1	...	...	...	356,139	159,991	44.8	...	...	...	4,586,736	3,110,537	67.8	7,8,10,15,16,18,19,20,21,22,29,
1959	81,516	...	81,516	67,906	470	83.3	.6	16.1	...	...	...	368,404	149,834	40.7	...	...	...	4,315,636	2,745,012	63.6	30,31,36,46,49,57.
PROGRESSIVE CASUALTY INS. CO.	Licensed in Ohio only.																				
1960	...	...	...	...	...	...	...	...	97,735	45,065	46.1	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	58,497	22,809	39.0	...	...	...	...	...	...	...	...	...	
PROGRESSIVE LIFE	Licensed in D. of C., Md., N.J., Ohio, Pa. & Va. 1960 Delaware.																				
1960	123,159	3,960	119,199	70,947	37,009	59.5	31.0	9.4	19,335	5,663	29.3	1,033,768	420,559	40.7	11,233	9,480	84.4	813,953	352,420	43.3	3,5,15,21,33,47.
1959	629,429	4,247	625,182	528,159	71,169	84.5	11.4	4.1	11,128	2,578	23.2	865,933	379,180	43.8	12,288	7,801	63.5	776,534	354,013	45.6	
PROTECTIVE LIFE INS. CO.	Licensed in Ala., Ark., D.C., Fla., Ga., Ky., La., Md., Miss., N.C., S.C., Tenn., Texas, Va. & W.Va.																				
1960	9,308,442	82,000	9,226,442	8,747,981	1,052,490	94.8	11.5	-6.2	...	...	...	...	...	...	...	...	...	...	...	...	40
1959	8,171,223	39,601	8,131,622	7,563,893	905,613	93.0	11.1	-4.2	...	...	...	...	...	...	...	...	...	...	...	...	
PROTECTIVE SECURITY LIFE	Licensed in Ariz., Calif., Mont., Oregon & Washington.																				
1960	38,289	...	38,289	83	2	...	...	98.8	1,992	-3,802	-190.9	99,379	42,849	43.1	2,468	394	16.0	517,375	117,716	22.8	1,3,4,7,8,10,14,15,16,18,19,20,
1959	7,246	...	7,246	-5,649	57,913	-78.0	...	...	29,909	16,256	54.4	185,330	41,931	22.6	4,386	138	3.1	526,919	154,776	29.4	21,22,24,25,26,30,31,32,36,41, 42,43,45,46,47.
PROVIDENT HOME IND. HUT.	Licensed in Pennsylvania.																				
1960	...	...	...	...	...	...	...	...	...	...	...	259,137	92,065	35.5	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	256,232	97,974	38.2	...	...	...	...	...	...	
PROVIDENT INDEMNITY LIFE	Licensed in Ala., Del., D.C., Fla., Ga., Ind., La., Md., Miss., Ohio, Pa., Ky., S.C., Va. & W.Va.																				
1960	160,665	...	160,665	129,766	50,865	80.8	31.6	-12.4	...	...	...	505,004	155,727	30.8	...	...	...	104,267	83,785	80.4	1,2,3,4,5,8,10,15,29,30,31,36,
1959	52,612	...	52,612	37,083	25,952	70.5	49.3	-19.8	...	...	...	483,415	164,162	34.0	...	...	...	81,316	72,288	88.9	37,38,39,41,42,43,44,45,46,48.

† Less dividends to policyholders or earned income credit.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expense	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
PROVIDENT L. & A. INS. 1887	1960	213,511,216	160,073,658	33,753,558	53,437,558	6,628,398	7,518,597	83,513,604	82,114,599	67,584,846	12,595,109	...	1,934,645	82.3	15.1	2.4
Fountain Sq., Chattanooga, Tenn.	1959	190,631,705	141,558,604	29,399,121	49,073,101	5,229,393	6,955,689	77,133,810	76,961,565	63,977,911	11,484,134	...	1,499,521	83.1	14.9	1.9
PROVIDENT LIFE & CASUALTY 1952	1960	3,405,178	2,326,830	278,348	1,078,348	418,231	156,196	1,731,553	1,666,621	1,511,109	167,[illegible]	...	-11,511	90.7	9.6	-.7
Fountain Sq., Chattanooga, Tenn.	1959	3,074,505	2,021,035	253,470	1,053,470	353,398	230,756	1,572,798	1,648,432	1,428,483	133,225	...	86,724	86.7	8.4	5.3
PROVIDENT LIFE 1915	1960	52,858,455	48,644,475	...	4,213,980	29,350	8,190	135,432	137,444	80,567	53,450	...	3,427	58.6	39.5	2.5
Provident Life Bldg., Bismarck, N.D.	1959	48,968,880	45,176,135	...	3,792,745	31,362	4,988	137,121	142,017	72,083	55,068	...	14,866	50.8	40.2	10.5
PROVIDENT MUT. LIFE. INS. CO. 1865	1960	871,004,320	816,885,732	54,118,588	54,118,588	948,428	901,[illegible]	5,969,149	5,766,954	4,688,691	1,935,028	489,598	‡-936,309	81.3	32.4	-5.8
P.O. Box 7378, Phila. 1, Pa.	1959	855,675,141	801,702,686	53,972,455	53,972,455	746,233	639,112	4,414,971	4,240,345	3,428,916	1,553,454	131,696	-812,208	80.9	35.2	-15.5
PRUDENCE LIFE 1896	1960	1,455,102	1,110,229	...	344,874	328,961	83,148	2,044,791	1,913,704	790,625	1,265,396	...	-142,317	41.3	61.9	-7.4
407 S. Dearborn St., Chicago 5, Ill.	1959	1,238,621	921,445	...	317,176	164,679	74,294	1,716,556	1,553,479	603,628	1,002,578	...	-52,727	38.9	58.4	-3.4
PRUDENTIAL INS. CO. OF AMERICA 1875	1960	16,551,296,122	15,539,681,455	748,564,420	1,011,614,667	41,500,882	50,184,963	294,569,598	286,733,956	217,645,231	70,409,854	6,721,678	C 1,326,424	75.9	23.9	2.8
Prudential Plaza, Newark 1, N.J.	1959	15,668,962,776	14,725,995,206	702,349,795	942,977,570	33,665,240	43,513,356	256,086,489	249,127,654	191,323,646	67,976,492	4,068,384	C-5,930,114	76.8	26.5	-.7
PRUDENTIAL INS. CO. OF GREAT BRITAIN 1922	1960	18,805,254	10,529,133	346,967	8,276,120	B 9,866	B 9,142	B 42,463	B 32,596	B 18,672	B 8,830	...	B 5,094	57.3	20.8	15.6
90 John St., N.Y. 38, N.Y.	1959	17,746,530	9,488,730	1,269,938	8,257,800	...	...	B 8,705	B 9,956	B 6	B 5,075	...	B 4,875	...	58.3	49.0
PYRAMID LIFE 1917	1960	12,855,644	11,168,849	686,794	1,686,794	3,265,088	809,432	7,798,229	7,554,537	3,924,638	3,151,389	...	478,511	52.0	40.4	6.3
P.O. Box 2038, Kansas City, Kansas	1959	11,513,753	10,200,159	463,595	1,313,595	3,021,395	609,002	8,814,217	6,772,961	3,213,715	3,232,597	...	326,649	47.4	36.7	4.8
PYRAMID LIFE INS. CO. 1931	1960	9,506,459	6,612,296	...	2,894,163	253,679	75,000	892,765	975,775	691,115	319,095	...	-34,436	70.8	35.7	-3.5
P.O. Box 1519, Charlotte, N.C.																
QUAKER CITY LIFE INS. CO. 1927	1960	26,328,048	20,546,564	...	5,781,484	60,493	53,245	2,677,534	2,674,027	982,388	1,561,520	...	130,118	36.7	58.3	4.9
1515 Locust St., Phila. 2, Pa.	1959	22,931,812	18,449,386	...	4,482,426	56,986	41,132	2,556,597	2,564,118	881,895	1,526,535	...	155,688	34.4	59.7	6.1
RELIABLE LIFE INS. CO. 1911	1960	43,634,022	36,592,004	974,000	7,042,018	...	162,104	2,032,023	2,032,023	1,140,862	840,111	...	51,050	56.1	41.4	2.5
231 W.Lockwood Ave., Webster Groves, Mo.	1959	39,546,276	33,067,661	978,000	6,478,615	...	192,857	2,194,142	2,194,142	1,168,413	981,129	...	44,599	53.3	44.7	2.0
RELIANCE INS. CO. 1817	1960	117,802,598	64,768,088	2,184,535	53,034,511	29,619	20,089	47,768	48,445	21,642	21,461	...	5,342	44.7	44.9	11.0
401 Walnut St., Phila. 6, Pa.	1959	115,703,380	65,205,895	5,915,227	50,497,484	30,297	27,814	58,036	55,178	32,067	24,131	...	-1,020	58.1	41.6	-1.8

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $79,544 increase in special reserves for certain group policies.
B Combined figures of J.A.Munro group. C Includes $2,610,780 gain from transfers under group package policies in 1960 & $4,273,024 in 1959 & $-36,773 increase in special reserves in 1960 and $30,654 in 1959.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
PROVIDENT L. & A. INS.	Licensed in D.C., and all states except N.Y., Alaska, Hawaii, also licensed in Canada and Prov. of Ont., Que. and Man.																				
1960	70,142,759	...	70,142,759	61,329,457	7,529,229	87.4	10.7	1.9	...	...	...	9,160,233	5,144,368	56.2	2,811,608	1,111,021	39.5	...	...	...	1,2,3,4,6,7,8,9,15,16,17,18,19,
1959	65,268,909	...	65,268,909	57,640,927	6,747,060	88.3	10.3	1.3	...	...	...	9,541,176	5,500,892	57.7	2,151,480	836,091	38.9	...	...	...	20,21,22,23,24,25,26,28,29,30,31, 33,36,37,38,39,41,42,43,44,45,46, 47,51,54,56,57,58
PROVIDENT LIFE & CASUALTY	Licensed in Conn., Del., Ga., Ill., Mass., Mo., N.Y., N.J., N.C., N.H., Ohio, Pa., S.C., Tenn., and Va.																				
1960	1,598,967	...	1,598,967	1,492,252	139,627	93.3	8.7	-2.0	...	...	...	...	...	...	67,654	18,856	27.9	...	...	...	1,29,30,33,34,36,37,38,41,42,43,
1959	1,597,005	...	1,597,005	1,416,884	110,068	88.6	6.9	3.3	...	...	...	...	...	...	51,426	11,599	22.6	...	...	...	44,45,46
PROVIDENT LIFE	Licensed in Ariz., Calif., Colo., Idaho, Minn., Mont., N.M., N.D., Nev., Ore., S.D., Utah, Wash. and Wyo.																				
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	137,444	80,567	58.6	3,7,8,10,15,16,21,22
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	142,017	72,083	50.8	
PROVIDENT MUT. LIFE INS. CO.	Licensed in all states except Alaska, Ark., Hawaii, Ida., Miss., N.D., and Utah.																				
1960	5,037,541	308,445	4,729,096	4,262,201	1,123,033	90.1	23.7	-13.8	...	...	...	...	...	...	1,035,273	423,768	40.9	2,586	2,722	105.3	1,2,3,4,15,17,21,23,29,30,31,33,
1959	3,336,061	2,780	3,333,281	3,156,217	894,271	94.7	26.8	-23.6	...	...	...	...	...	...	906,767	272,409	30.0	297	290	97.6	34,36,38,42,44,46
PRUDENCE LIFE	Licensed in Ala., Ariz., Ark., Fla., Ga., Ill., Ind., Ky., La., Mich., Miss., Mo., S.C., Tenn. and Va.																				
1960	8,427	...	8,427	12,695	...	150.6	...	-50.6	...	...	...	1,171,719	406,261	34.7	...	...	...	733,559	371,669	50.7	1,3,7,8,9,10,11,12,15,16,18,19,
1959	8,607	...	8,607	8,450	...	98.2	...	1.7	...	...	...	817,705	203,022	24.8	...	...	...	727,167	392,155	53.9	20,21,22,28,29,30,47,58
PRUDENTIAL INS. CO. OF AMERICA	Licensed in all states of the U.S., D. of C., Puerto Rico and Canada..																				
1960	198,776,311	5,779,272	192,997,039	173,936,311	22,976,999	90.1	11.9	2.3	...	...	...	22,981,552	15,973,243	69.5	70,617,033	27,654,566	39.2	138,332	81,112	58.6	1,4,7,8,15,17,20,21,23,26,28,30,
1959	171,345,518	3,195,679	168,149,839	153,915,625	21,875,338	91.5	13.0	-.1	...	...	...	18,156,296	13,033,325	71.8	62,685,831	24,256,631	38.7	135,688	118,065	87.0	32,33,34,36,37,38,40,41,42,43,44, 45,46,57
PRUDENTIAL INS. CO. OF GREAT BRITAIN	Licensed in Ark., Calif., Colo., Conn., Del., Ill., Ind., Iowa, La., Mass., (B), Mich., Neb., Nev., N.H., N.J., N.Y., Ohio, Pa., Tenn., Tex., Utah & W.Va.																				
1960B	3,146	...	3,146	...	546	...	17.3	82.7	29,411	18,673	63.5	39	-1	...	...	...	...	...	...	...	
1959B	2,977	...	2,977	...	1,450	...	48.7	51.3	6,927	...	...	52	6	11.5	...	...	...	...	...	...	
PYRAMID LIFE	Licensed in Ark., Colo., Del., Ind., Iowa, Idaho, Kan., Ky., Minn., Miss., Mo., Mont., Neb., Nev., N.M., N.D., Okla., Ore., Tenn., Tex., Utah and Wyo.																				
1960	...	...	...	...	...	...	...	...	6,153	1,362	22.1	146,471	89,287	61.0	5,990,011	2,921,711	48.8	1,411,902	912,277	64.6	15,16,21,22,47
1959	...	...	...	...	...	...	...	...	6,922	2,212	32.0	148,435	71,408	48.1	4,468,953	2,524,257	56.5	2,148,651	615,838	28.7	
PYRAMID LIFE INS. CO.	Licensed in N.C., S.C., Ga., Fla., Ala., Tenn., Va., W.Va., D.C., Pa., Ind., Miss., Md., and La.																				
1960	836,468	...	836,468	680,191	197,192	81.3	23.6	-4.9	...	...	...	139,306	10,924	7.8	...	...	...	...	...	...	
QUAKER CITY LIFE INS. CO.	Licensed in Ala., Cal., Del., Fla., Ga., Ill., Ind., Ky., La., Md., Mich., Miss., Mo., N.C., Pa., Ohio, S.C., Va., W.Va. and D. of C.																				
1960	10,021	...	10,021	3,451	...	34.4	...	65.6	...	...	...	2,664,007	978,937	36.7	...	...	...	...	...	...	5,15
1959	...	...	...	...	...	...	...	...	...	...	...	2,564,118	881,895	34.4	...	...	...	...	...	...	
RELIABLE LIFE INS. CO.	Licensed in Ark., Kan., Mo. and Texas.																				
1960	...	...	...	...	...	...	...	...	...	...	...	663,035	364,581	55.0	205,509	127,440	62.0	1,163,479	648,841	55.8	5,15
1959	...	...	...	...	...	...	...	...	...	...	...	687,727	368,701	53.6	225,591	127,316	56.4	1,280,824	672,396	52.5	
RELIANCE INS. CO.	Licensed in all states, D. of C., Puerto Rico, Dom. of Canada (exc. P.E.I.), Rep. of Congo, Belgium, Denmark, Netherlands, Italy & in the territories of "The American For. Ins. Assn."																				
1960	467	...	467	...	18	...	3.9	96.1	47,745	21,007	44.0	233	635	272.5	...	...	...	...	...	...	
1959	82	...	82	...	18	...	22.0	78.0	54,905	32,145	58.5	...	...	...	...	...	...	191	-78	-40.8	

† Less dividends to policyholders or earned income credit. B Combined figures of J.A. Munro group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
RELIANCE L. & A. INS. CO. OF AMER. 1946 P.O. Box 1251, Dallas, Texas	1960	1,678,688	1,263,634	57,000	415,054	16,818	12,039	130,674	131,146	74,926	85,486	...	-29,266	57.1	65.4	-22.3
	1959	1,496,475	1,243,340	57,000	253,135	17,290	9,646	119,060	120,111	64,540	71,634	...	-16,063	53.7	60.2	-13.4
RELIANCE MUT. LIFE INS. CO. 1929 15 S. Northwest Hwy., Park Ridge, Ill.	1960	2,068,049	1,754,865	29,274	313,184	36,569	31,143	159,243	158,896	94,854	46,813	...	17,229	59.7	29.4	10.8
	1959	2,005,012	1,730,988	19,516	274,023	36,222	15,279	123,425	128,072	47,591	86,267	...	-5,786	37.2	69.9	-4.5
RELIANCE NAT'L. LIFE INS. CO. 1954 64 E. 21st. S., Salt Lake City, Utah	1960	2,248,233	1,664,075	...	584,158	7,498	1,777	238,217	312,382	133,775	104,549	...	74,058	42.8	43.9	23.7
REPUBLIC NAT'L LIFE INS. CO. 1930 3988 N. Central Expy., Dallas 4, Tex.	1960	105,859,877	97,563,844	...	8,296,034	1,343,828	3,622,450	19,084,737	18,829,417	16,954,717	2,648,824	186,876	-774,124	90.0	13.9	-3.1
	1959	97,432,773	90,205,232	...	7,227,541	1,088,508	2,451,409	15,115,317	14,990,006	13,522,899	2,244,636	29,232	-777,527	90.2	14.9	-5.0
REPUBLIC UNITED LIFE INS. CO. 1950 1108 E. Main St., Richmond, Va.	1960	1,309,694	137,439	...	1,172,255	16,081	19,882	97,659	98,519	79,883	22,459	...	-3,823	81.1	23.0	-3.9
	1959	1,694,711	432,608	...	1,262,103	16,942	19,525	110,209	112,515	76,906	8,458	...	27,151	68.4	7.7	24.1
RESERVE INS. CO. 1945 209 W. Jackson Blvd., Chicago 6, Ill.	1960	10,751,722	8,721,550	...	2,030,173	8,831	15,264	223,918	224,401	168,699	51,318	...	4,384	75.2	22.9	2.0
	1959	7,922,605	6,520,623	...	1,401,982	9,314	16,591	238,637	237,565	157,633	76,130	...	3,802	66.4	31.9	1.6
RESERVE LIFE 1938 403 S. Akard St., Dallas 2, Tex.	1960	71,669,269	41,540,847	10,128,422	30,128,422	12,644,696	4,112,956	52,763,456	52,139,438	32,035,892	14,353,642	...	5,749,905	61.4	27.2	11.0
	1959	65,640,052	38,889,767	9,750,285	26,750,285	12,020,678	4,509,191	53,506,807	50,169,950	31,256,553	14,548,594	...	4,364,803	62.3	27.2	8.7
RESOLUTE CREDIT LIFE INS. CO. 1949 234 Broad St., Providence, R.I.	1960	3,758,505	1,163,241	...	2,595,264	...	5,557	355	71,192	20,095	-2,002	...	53,099	28.2	-563.9	74.6
RESOLUTE INS. CO. 1926 234 Broad St., Providence, R.I.	1960	20,737,768	14,257,207	...	6,480,560	983,952	133,835	936,729	581,837	249,689	565,919	...	-233,771	42.9	60.4	-40.2
	1959	19,263,061	13,120,994	...	6,142,067	629,060	65,843	483,823	348,427	127,992	U	...	U	36.7	U	U
RIO GRANDE NAT'L LIFE INS. 1928 Rio Grande Nat'l.Bldg., Dallas 2, Tex.	1960	23,004,140	20,721,205	...	2,282,935	40,758	81,607	1,634,777	1,637,136	566,584	1,094,072	...	-23,520	34.6	66.9	-1.4
	1959	20,890,317	19,006,177	...	1,884,140	43,117	72,269	1,683,746	1,679,082	697,322	1,023,267	...	-41,506	41.5	60.8	-2.5
ROCKFORD LIFE INS. CO. 1909 526-532 W. State St., Rockford, Ill.	1960	22,004,738	19,907,998	...	2,096,740	5,212	4,049	119,296	118,722	47,699	64,326	...	6,698	40.2	53.9	5.6
	1959	20,642,347	18,655,854	...	1,986,493	4,638	3,651	102,767	102,116	38,202	54,089	...	9,825	37.4	52.6	9.6
ROYAL INS. CO., LTD. 1845 150 William St., New York 38, N.Y.	1960	73,831,708	45,351,567	2,393,718	28,480,141	D 2,380,229	D 2,714,662	D 8,994,868	D 8,892,866	D 6,482,601	D 2,797,867	...	D -387,602	72.9	31.1	-4.4
	1959	72,182,499	43,887,443	5,901,119	28,295,057	D 2,278,228	D 2,691,095	D 8,501,500	D 7,491,237	D 5,343,232	D 2,534,881	...	D -386,876	71.3	29.8	-5.2

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. D Combined figures of Royal-Globe Insurance Companies. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
RELIANCE L. & A. INS. CO. OF AMER.				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	131,146	74,926	57.1	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	120,111	64,540	53.7	
RELIANCE MUTUAL LIFE INS. CO.				Licensed in Ill.,Ind.,Minn.,Conn.,Md.,Fla.,Del.,Pa.,Tex., and D. of C.																	
1960	66,717	...	66,717	52,980	-5,163	79.4	-7.7	28.3	12	...	...	7,799	5,236	67.1	...	...	...	84,368	36,638	43.4	
1959	20,510	...	20,510	11,031	31,349	53.8	152.8	-106.6	121	...	...	14,203	5,306	37.4	...	...	...	93,239	31,255	33.5	
RELIANCE NAT'L. LIFE INS. CO.				Licensed in Ariz.,Colo.,Idaho,Mont.,Nev.,N.D.,S.D.,Wash.,Wyo.,Utah.																	
1960	...	...	...	...	...	...	...	...	7,397	1,935	26.2	15,693	892	5.7	...	...	...	289,291	130,948	45.3	
REPUBLIC NAT'L. LIFE INS. CO.				Licensed in all states,D. of C., Puerto Rico except Conn.,Me.,Mass.,N.H.,N.J.,N.Y., R.I., and Vt.																	
1960	17,070,814	186,446	16,884,368	15,837,662	1,627,332	93.8	9.6	-3.4	341,778	134,402	39.3	215,430	212,584	98.7	44,777	6,105	13.6	1,343,064	763,965	56.9	1,2,3,7,8,10,15,16,17,28,29,30,
1959	13,317,743	28,829	13,288,914	12,686,572	1,365,970	95.5	10.3	-5.8	253,543	102,197	40.3	105,863	47,677	45.0	54,690	4,839	8.8	1,287,398	681,614	52.9	31,36,38,39,41,42,43,44,45,46,55
REPUBLIC UNITED LIFE INS. CO.				Licensed in Fla., Va., W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	98,519	79,883	81.1	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	112,515	76,906	68.4	
RESERVE INS. CO.				Licensed in D.C., Puerto Rico and all states except Mass.,N.Y.,Pa., and R.I.																	
1960	224,401	...	224,401	168,699	51,318	75.2	22.8	2.0	...	...	...	...	...	...	...	...	...	...	...	...	
1959	237,565	...	237,565	157,633	76,130	66.4	32.0	1.6	...	...	...	...	...	...	...	...	...	...	...	...	
RESERVE LIFE				Licensed in all states except Conn.,Mass.,Mich.,N.J.,N.Y., and R.I.																	
1960	187,224	...	187,224	179,798	17,024	96.0	9.1	-5.1	...	...	...	1,758,304	898,674	51.1	4,889,366	2,621,186	53.6	45,304,545	28,336,234	62.5	4,10,15,16,18,19,20,21,22,24,25,
1959	158,090	...	158,090	142,656	21,154	90.2	13.4	-3.0	...	...	...	1,750,902	885,858	50.6	4,283,751	4,125,893	103.8	43,977,207	26,102,146	59.4	26,36,40,41,42,43,44
RESOLUTE CREDIT LIFE INS. CO.				Licensed in D. of C. and all states except N.Y.																	
1960	41,083	...	41,083	15,983	3,769	38.9	9.2	51.9	...	...	...	...	...	...	...	...	...	30,108	4,112	13.7	
RESOLUTE INS. CO.				Licensed in D. of C. and all states except N.Y.																	
1960	...	...	...	...	...	...	...	...	911	1,732	190.0	580,926	247,957	42.7	...	...	...	...	...	...	
1959	67	...	67	-2	...	...	...	...	4,088	332	8.1	344,272	127,662	37.1	...	...	...	...	...	...	
RIO GRANDE NAT'L. LIFE INS.				Licensed in Ariz.,Colo.,N.M.,Texas,Utah and Wyo.																	
1960	...	...	...	...	...	...	...	...	320,576	101,174	31.6	21,485	10,111	47.1	1,149,138	402,776	35.1	145,938	52,523	36.0	1,5,7,8,9,10,15,16,21,22
1959	...	...	...	...	...	...	...	...	239,109	132,241	55.3	32,189	15,740	48.9	1,253,168	490,316	39.1	154,617	59,025	38.2	
ROCKFORD LIFE INS. CO.				Licensed in Ill.,Ind.,Iowa,Mich.,Minn.,Mo.,Neb.,Wis.																	
1960	...	...	...	...	...	...	...	...	17,339	19,663	113.4	...	...	...	...	...	...	101,384	28,035	27.7	4,8,9,10,11,15,21
1959	...	...	...	...	...	...	...	...	11,263	10,244	91.0	...	...	...	...	...	...	90,833	27,957	30.8	
ROYAL INS. CO., LTD.				Licensed in D. of C. and all states.																	
1960D	7,464,216	...	7,464,216	6,005,600	1,832,402	80.5	24.5	-5.0	783,397	293,130	37.4	A 102,394	A 38,439	37.5	...	...	...	542,859	145,432	26.8	
1959D	5,826,394	...	5,826,394	4,620,119	1,575,[illegible]	79.3	27.0	-6.3	801,909	269,741	33.6	A 110,745	A 32,545	29.4	...	...	...	752,189	420,827	55.9	

† Less dividends to policyholders or earned income credit. A Health only. D Combined figures of Royal-Globe Insurance Companies.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
BLACKHILLS MUTUAL LIFE INS. CO. 1937 613-9th Street, Rapid City, S.D.	1960	5,528,943	5,014,798	...	514,146	20,735	6,691	54,086	54,308	25,247	42,582	...	-13,520	46.5	78.7	-24.9
ST. PAUL FIRE & MARINE INS. CO. 1853 385 Washington St., St. Paul 2, Minn.	1960	369,960,392	200,122,116	26,000,000	169,838,276	E 956,449	E 1,429,710	E 4,553,554	E 4,487,251	E 2,588,493	E 1,762,205	...	E 136,553	57.7	38.7	3.0
	1959	337,216,549	183,801,700	21,000,000	153,414,849	E 890,145	E 1,155,746	E 4,122,640	E 4,036,040	E 2,439,216	E 1,692,476	...	E -95,652	60.4	41.1	-2.4
SEABOARD LIFE INS. CO. OF AMER. 1451 N. Bayshore Dr., Miami 32, Florida	1960	4,030,557	2,760,494	...	1,270,063	294,194	43,226	888,539	607,990	267,108	622,784	...	-281,902	43.9	70.1	-46.4
SEA INS. CO. LTD. 1875 90 John St., N.Y. 38, N.Y.	1960	18,285,088	12,100,536	...	6,184,552	3,660	8,591	34,790	36,103	15,730	23,084	...	-2,711	43.6	66.4	-7.5
	1959	18,376,827	11,274,197	...	7,102,630	4,973	13,228	72,849	76,224	12,793	67,441	...	-4,010	16.8	92.6	-5.3
SECURED INS. CO. 1940 428 N. Meridian St., Indianapolis 6, Ind.	1960	6,622,889	3,873,397	...	2,749,491	142,844	122,615	716,381	746,302	419,898	327,359	...	-955	56.3	45.7	-.1
	1959	6,403,842	3,604,674	...	2,799,168	172,763	118,865	706,566	754,030	454,260	280,230	...	19,540	60.2	39.7	2.6
SECURITY BENEFIT 1892 700 Harrison St., Topeka, Kan.	1960	64,410,350	56,611,273	2,699,078	7,799,078	146,069	272,619	1,549,123	1,529,666	1,182,324	352,307	22,481	-4,965	77.3	22.7	1.1
	1959	59,198,090	51,542,810	2,655,279	7,655,279	126,611	166,437	1,107,775	1,118,100	788,960	313,806	3,483	15,334	70.6	28.3	1.7
SECURITY CONN. LIFE 1955 175 Whitney Ave., New Haven, Conn.	1960	2,747,186	2,043,918	93,456	703,268	131,250	4,590	-3,156	139,044	111,336	-50,766	...	78,474	80.1	...	56.4
	1959	2,154,043	1,227,016	93,456	927,026	273,500	6,000	-28,929	228,869	194,229	-64,784	...	99,425	84.9	...	43.4
SECURITY INS. CO. OF CONN. 1841 175 Whitney Ave., New Haven 5, Conn.	1960	34,400,046	16,908,973	...	17,491,073	C 28,395	C 14,352	C 67,540	C 56,395	C 29,173	C 60,197	...	C -32,975	51.7	89.1	-58.5
	1959	33,855,735	17,639,314	...	16,216,421	C 17,251	C 10,487	C 57,756	C 54,350	C 32,363	C 32,148	...	C -10,161	59.5	55.7	-18.7
SECURITY L. & A. 1949 810 14th St., Denver, Colo.	1960	53,604,459	48,214,265	2,000,000	5,390,195	1,063,690	210,148	3,985,627	4,038,344	2,495,518	1,528,715	2,239	14,111	61.8	38.4	.4
	1959	50,373,757	44,214,130	2,000,000	6,159,627	1,116,407	178,166	4,361,992	4,345,210	2,822,435	1,483,256	1,559	39,519	65.0	34.0	.9
SECURITY LIFE & TRUST 1920 420 N. Spruce St., Winston-Salem, N.C.	1960	90,044,111	77,037,434	415,087	13,006,677	640,521	46,010	2,297,991	2,190,503	1,989,672	229,632	20,748	-28,801	90.8	10.0	-.4
	1959	83,305,997	71,833,028	415,087	11,472,969	532,029	28,444	1,994,957	1,865,425	1,715,584	162,236	...	-12,394	92.0	8.1	-.7
SECURITY MUT. CAS. CO. 1913 309 W. Jackson Blvd., Chicago, Ill.	1960	64,341,151	47,728,329	5,000,000	16,612,822	702,081	1,816,485	8,316,014	8,277,680	8,071,866	U	...	U	97.5	...	...
	1959	54,292,756	40,701,649	4,500,000	13,591,107	663,748	1,452,093	7,752,585	7,894,615	7,193,502	463,077	...	238,036	91.1	6.0	3.0
THE SECURITY MUTUAL LIFE INS. P.O. Box 2073, Lincoln, Nebr. 1895	1960	41,253,481	38,746,406	254,800	2,507,075	52,762	29,722	314,735	307,081	184,042	109,278	4,231	13,761	59.1	35.1	5.8
	1959	38,430,547	36,165,618	231,500	2,264,930	47,413	33,240	284,984	281,662	159,725	96,116	656	25,821	56.7	33.7	9.4

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. C Combined figures of Security Ins. Co. of Conn. group. E. Combined figures of St. Paul Fire & Marine Group. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
BLACKHILLS MUTUAL LIFE INS. CO.	Licensed in Alaska, Ariz., Colo., Idaho, Ind., Kans., Hawaii, Minn., Mont., Neb., N.D., N.M., Ore., S.D., Wash., Wyo., and Utah.																				
1960	...	...	...	...	...	...	...	...	2,159	74	3.4	9,698	5,269	54.3	...	...	...	42,451	19,904	46.9	
ST. PAUL FIRE & MARINE INS. CO.	Licensed in all states, D. of C., Puerto Rico, Canada, Virgin Islands & in the territory of A.F.I. Assoc.																				
1960E	1,989,214	...	1,989,214	1,554,669	412,208	78.2	20.7	1.1	1,262,049	445,420	35.3	53,411	11,893	22.3	2,261	7	.3	1,180,316	576,504	48.8	1,2,3,10,11,15,16,17,21,22,23,28,
1959E	1,820,772	...	1,820,772	1,558,739	387,120	85.6	21.3	-6.9	1,069,675	397,686	37.2	42,714	19,798	46.4	...	...	...	1,102,879	462,993	42.0	29,34,36,42,44,46,48,54
SEABOARD LIFE INS. CO. OF AMER.	Licensed in Fla., Del., Tenn., Calif., Nev., Conn., Ariz., Ill., Ind., Iowa., La., Md., Mass., Mich., Tex., Ore., & Wash.																				
1960	118,403	...	118,403	181,550	16,856	153.3	14.2	-67.5	73,075	36,497	49.9	32,191	4,992	15.5	...	...	...	384,321	44,070	11.5	
SEA INS. CO. LTD.	Licensed in all states of U.S. except Alaska, Hawaii & D. of C.																				
1960	...	...	...	...	...	...	...	...	36,103	15,730	43.6	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	76,224	12,793	16.8	...	...	...	...	...	...	...	...	...	
SECURED INS. CO.	Licensed in Ark., Ga., Ill., Ind., Iowa., Kty., Mich., Ohio., Pa., Tenn., Tex., Wash., & Wisc.																				
1960	185,720	...	185,720	113,072	97,839	60.9	52.7	-13.6	50,163	20,588	41.0	84,722	29,540	34.9	...	...	...	425,697	256,698	60.3	3,4,9,10,11,15,17,18,19,20,21,23,
1959	208,383	...	208,383	175,006	61,600	84.0	29.5	-13.5	34,890	10,413	29.8	85,688	22,496	26.3	...	...	...	425,069	246,345	58.0	24,25,26,28,29,30,35,38,47,48,49, 51,55
SECURITY BENEFIT	Licensed in D. of C., Puerto Rico, and all states except La., Me., Mass., Miss., N.H., N.Y., R.I. & Wisc.																				
1960	1,228,449	22,481	1,205,968	1,051,509	181,151	87.2	15.0	-2.2	11,293	5,523	48.9	196,644	63,538	32.3	1,000	...	...	114,762	61,754	53.8	1,2,3,4,11,13,15,16,21,22,29,36,
1959	803,535	3,483	800,052	677,837	133,350	84.7	16.7	-1.4	9,110	14,861	163.1	218,757	45,128	20.6	157	...	...	90,024	51,134	56.8	37,38,40,41,42,43,44,45,46
SECURITY CONN. LIFE	Licensed in D. of C. & all states except Alaska, Hawaii, Iowa, Miss., Mont., N.M., N.Y., N.D., S.D., Tenn., Va., Wisc., Wyo.																				
1960	17,975	...	17,975	6,873	200	38.2	1.1	60.7	...	...	...	121,069	104,166	86.0	...	...	...	...	...	...	3,15,16,17,21,29,30,31,47
1959	3,700	...	3,700	843	799	22.7	21.5	55.6	4,512	43,612	...	220,657	149,774	67.9	...	...	...	...	...	...	
SECURITY INS. CO. OF CONN.	Licensed in Bolivia, Brunei, Ceylon, Ecuador, France, Germany, Gt. Britain, Greece, Guam, Hong Kong, Indonesia, Lebanon, Malaya, North Borneo, Phillippines, Sarawak, Singapore and all states.																				
1960C	1,856	...	1,856	926	2,455	49.9	132.3	-82.2	36,731	21,545	58.7	8,082	3,386	41.9	5,740	1,777	30.9	3,986	1,539	38.6	
1959C	1,452	...	1,452	823	1,072	56.6	73.7	-30.5	45,069	27,616	61.2	4,168	2,007	48.1	...	...	...	3,661	1,917	52.3	
SECURITY L. & A.	Licensed in all states except Ala., Alaska, Conn., Ga., Iowa, La., Me., Mass., Mich., N.H., N.J., N.Y., Penna., R.I., Vt., Wisc.																				
1960	2,861,557	...	2,861,557	1,912,936	888,897	66.8	31.1	2.1	141,823	73,084	51.5	453,829	255,486	56.3	49,423	38,572	78.0	531,712	215,440	40.5	1,3,4,9,10,11,12,13,15,18,19,20,
1959	3,137,720	...	3,137,720	2,317,672	812,129	73.9	25.9	.2	155,925	74,365	47.7	453,866	190,392	41.9	55,284	31,618	57.2	542,145	208,388	38.4	21,28,29,30,35,36,37,38,39,40,41, 42,43,44,45,46,47,52,53,54,55,57
SECURITY LIFE & TRUST	Licensed in Ala., Ark., Fla., Ga., Ind., Ky., La., Mich., Miss., Mo., N.C., S.C., Tenn., Va., W.Va.																				
1960	2,207,804	20,748	2,187,056	1,989,350	218,235	90.9	10.0	-.9	...	...	...	1,653	155	9.4	...	...	...	1,794	168	9.4	13,29,36,40,41,42,43,44
1959	1,865,425	...	1,865,425	1,715,584	162,236	92.0	8.7	-.7	...	...	...	...	...	...	...	...	...	...	...	...	
SECURITY MUT. CAS. CO.	Licensed in all states except Ariz., N. Mex., N.D., Hawaii, Alaska, also licensed in D.C., Canada, Prov. of Ont., Br. Columb., Que., Man., New Brunswick, Alta., N.S., P.E.I.																				
1960	8,264,550	...	8,264,550	8,084,267	U	97.8	...	...	13,130	-12,401	-94.4	...	...	...	...	...	...	...	...	...	
1959	7,869,654	...	7,869,654	7,178,138	465,909	91.2	5.9	2.9	24,961	15,364	61.6	...	...	...	...	...	...	...	...	...	
THE SECURITY MUTUAL LIFE INS.	Licensed in Cal., Colo., Idaho, Iowa, Kans., Minn., Mo., Neb., N.D., Okla., S.D., Utah, Wash., & Wyo.																				
1960	77,695	4,231	73,464	68,287	19,100	93.0	26.0	-19.0	4,581	1,701	37.1	31,040	14,680	47.3	...	...	...	197,997	99,375	50.2	3,13,15,18,21,24,29,36,40,47
1959	46,925	656	46,269	51,188	9,943	110.5	11.3	-30.3	4,634	1,780	38.4	32,108	9,900	31.0	...	...	...	198,652	96,857	48.8	

† Less dividends to policyholders or earned income credit. C Combined figures of Security Ins. Co. of Conn. group. E Combined figures of St. Paul Fire & Marine Group. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
SECURITY MUTUAL LIFE 1886	1960	120,105,704	111,639,045	568,403	8,466,659	754,378	531,370	5,752,853	5,742,144	3,976,390	2,045,054	119,133	-279,300	69.2	35.5	-2.7
Security Mut. Bldg., Binghamton, N.Y.	1959	116,854,265	108,716,565	509,536	8,137,700	743,669	485,060	5,813,220	5,767,723	3,676,821	2,228,969	97,254	-138,067	63.7	38.3	-.7
SEMINOLE LIFE 1954	1960	490,078	206,211	...	283,867	3,098	6,436	352,529	351,923	100,494	292,615	...	-41,187	28.6	83.0	-11.7
1001 S.Flagler Dr.,W.Palm Beach, Fla.	1959	480,565	147,808	...	332,757	3,705	3,336	324,405	323,125	98,148	289,433	...	-64,456	30.4	89.2	-20.0
SERVICE LIFE 1923	1960	2,051,941	1,475,247	...	576,693	173,747	92,852	872,237	855,777	431,538	457,319	...	-33,080	50.4	52.4	-3.9
1904 Farnam St., Omaha, Nebr.	1959	1,790,962	1,188,400	...	602,562	157,287	75,032	779,732	767,974	403,539	357,752	...	6,683	52.5	45.9	.9
SHIELD LIFE & ACC. INS. CO. 1949	1960	111,427	36,581	...	74,846	2,655	288	25,168	25,692	12,337	10,658	...	2,696	48.0	42.3	10.5
1250 Ferguson Ave., St. Louis, Mo.																
SOUTH COAST LIFE INS. CO. 1953	1960	19,721,719	16,737,626	...	2,984,093	7,052	5,253	64,412	64,768	21,886	25,558	...	17,323	33.8	39.7	26.7
806 Main St., Houston, Texas	1959	17,492,779	14,929,326	...	2,563,453	7,408	11,393	67,598	68,052	38,279	24,442	...	5,331	54.8	36.1	7.8
SOUTHEASTERN LIFE INS. CO. 1955	1960	1,124,263	558,234	...	566,029	10,614	1,637	39,986	43,011	16,247	13,358	...	13,406	37.8	33.4	31.2
701 N. Main St., Hattiesburg, Miss.																
SOUTHEAST TITLE & INS. CO. 1953	1960	978,751	130,756	...	847,995	10,840	...	267,020	256,180	179,045	32,570	...	44,565	69.9	12.2	17.9
1001 Park Ave., Lake Park, Fla.																
SOUTHERN AID LIFE INS. CO. 1893	1960	3,907,809	2,740,520	150,000	1,167,289	2,188	8,839	281,959	279,771	112,821	181,052	...	-14,102	40.3	64.2	-5.0
214 E. Clay St., Richmond 19, Va.	1959	3,801,006	2,627,078	150,000	1,173,928	...	5,160	279,809	279,809	110,307	181,881	...	-12,379	39.4	65.0	-4.4
SOUTHERN-AMERICAN INS. CO. 1934	1960	2,260,593	252,871	...	2,007,722	1,750	12,500	153,654	153,575	104,687	41,016	...	7,872	68.2	26.7	5.1
110 Adams Ave., Memphis, Tenn.	1959	2,142,912	238,851	...	1,904,061	1,671	2,000	82,229	80,558	41,602	27,140	...	11,816	51.6	33.0	14.7
SOUTHERN FARM BUREAU LIFE 1946	1960	40,872,293	34,838,021	32,229	6,034,272	47,385	4,500	95,053	95,334	13,933	18,445	...	62,956	14.6	19.4	66.0
515 E. Amite St., Jackson 5, Miss.																
SOUTHERN LIFE & HEALTH 1890	1960	37,823,074	35,395,768	100,000	2,427,306	600,497	153,329	2,216,799	2,124,938	792,034	1,132,805	...	200,099	37.3	51.1	9.4
2121 Highland Ave., Birmingham, Ala.	1959	34,883,954	32,559,184	...	2,324,770	508,636	132,639	2,214,920	2,085,843	753,436	1,121,205	...	211,202	36.1	50.6	10.1
SOUTHERN NAT'L. INS. 1926	1960	3,409,824	2,637,240	275,000	772,584	55,148	28,038	1,675,523	1,665,226	561,042	1,124,182	...	-20,000	33.7	67.1	-1.2
Southern Nat'l.Bldg.,Little Rock, Ark.	1959	2,973,180	2,100,606	380,000	872,573	58,820	20,253	1,564,724	1,591,854	524,216	982,558	...	85,080	32.9	62.8	5.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
SECURITY MUTUAL LIFE				Licensed in D. of C. and all states except Alaska, Ariz., Colo., Hawaii, Ida., Kan., La., Mont., Neb., Nev., N.M., Okla., Ore., Tex., Utah, Wash., Wyo.																	
1960	2,418,612	118,069	2,300,543	2,200,454	545,883	95.6	23.7	-19.3	...	...	...	457,492	218,792	47.8	486,202	171,205	35.2	2,497,907	1,385,939	55.5	1,2,3,15,16,21,22,33,34,36,38,
1959	2,011,867	96,556	1,915,311	1,563,748	610,456	81.6	31.9	-13.5	...	...	...	560,816	312,987	55.8	466,093	161,120	34.5	2,825,503	1,638,966	58.0	41,42,43,44,47,58
SEMINOLE LIFE				Licensed in Fla.																	
1960	...	...	...	...	...	...	...	...	100,298	28,641	28.6	...	...	...	49,269	14,069	28.6	202,355	57,784	28.6	2,5,15,16
1959	...	...	...	...	...	...	...	...	34,897	10,600	30.4	...	...	...	38,775	11,777	30.4	249,452	75,770	30.4	
SERVICE LIFE				Licensed in Ind., Nebr., Ohio.																	
1960	637	...	637	336	293	52.7	46.0	1.3	1,894	785	41.4	51,071	29,353	57.5	7,453	1,884	25.3	794,724	399,180	50.2	
1959	521	...	521	...	240	...	46.1	53.9	547	592	108.2	58,804	29,345	49.9	...	...	...	708,102	373,601	52.8	
SHIELD LIFE & ACC. INS. CO.				Licensed in Mo.																	
1960	...	...	...	...	...	...	...	...	1,619	674	41.6	3,297	686	20.8	3,341	1,753	52.5	17,435	9,224	52.9	1,2,3,5,9,12,13,15,21
SOUTH COAST LIFE INS. CO.				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	47,186	6,112	13.0	...	...	...	17,581	15,775	89.7	
1959	...	...	...	...	...	...	...	...	...	...	...	45,368	8,982	19.8	...	...	...	22,684	29,297	129.2	
SOUTHEASTERN LIFE INS. CO.				Licensed in La., Miss.																	
1960	41,538	...	41,538	15,906	12,901	38.3	31.1	30.6	...	...	...	...	...	...	...	...	...	1,473	341	23.2	
SOUTHEAST TITLE & INS. CO.				Licensed in Fla. only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	20,059	12,462	62.1	487	537	110.3	235,634	166,046	70.5	
SOUTHERN AID LIFE INS. CO.				Licensed in Va. & D. of C.																	
1960	342	...	342	325	14	95.0	4.1	.9	4,102	...	...	201,247	89,710	44.6	...	...	...	74,080	22,786	30.8	5,15,16
1959	...	...	...	...	...	...	...	...	6,903	550	9.0	205,150	88,228	43.0	...	...	...	68,566	21,529	31.4	
SOUTHERN-AMERICAN INS. CO.				Licensed in Tenn. only.																	
1960	...	...	...	...	...	...	...	...	2,312	2,029	87.8	57,905	25,329	43.7	...	...	...	93,358	77,329	82.8	
1959	...	...	...	...	...	...	...	...	2,621	375	14.3	40,100	18,289	45.6	...	...	...	37,836	22,938	60.6	
SOUTHERN FARM BUREAU LIFE				Licensed in Ala., Ark., Fla., Ga., Ky., La., Miss., N.C., S.C., Tenn., Texas, Va.																	
1960	26,286	...	26,286	6,372	2,741	24.2	10.4	65.4	...	...	...	...	...	...	...	...	...	69,048	7,561	11.0	
SOUTHERN LIFE & HEALTH				Licensed in Ala., Fla., La., Miss., Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	44,841	42,022	93.7	730,197	225,294	30.9	1,349,900	524,718	38.9	
1959	...	...	...	...	...	...	...	...	...	...	...	51,947	48,743	93.8	669,337	173,809	26.0	1,364,559	530,884	38.9	
SOUTHERN NAT'L INS.				Licensed in Ark., Okla., Ala., La., Miss. and Texas.																	
1960	...	...	...	...	...	...	...	...	8,280	12,023	145.2	680,521	243,538	35.8	A 109,074	A 7,398	6.8	867,351	298,084	34.4	5,7,8,10,15,16,18,19,20,48,49
1959	...	...	...	...	...	...	...	...	25,656	16,186	63.1	678,726	221,648	32.7	A 98,614	A15,183	15.4	788,858	271,200	34.4	

† Less dividends to policyholders or earned income credit. A Polio.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
SOUTHERN STATES LIFE INS. 1933 P.O. Box 66218, Houston, Texas	1960	19,213,236	16,341,952	...	2,871,285	29,394	20,000	297,306	292,941	175,276	74,371	...	43,293	59.8	25.0	14.8
	1959	18,782,174	15,779,790	1,445,623	3,002,385	25,029	15,000	294,526	312,964	193,036	65,792	...	54,137	61.7	22.1	17.3
SOUTHLAND LIFE 1908 Southland Center, Dallas, Texas	1960	250,667,885	235,349,394	4,318,490	15,318,490	502,601	756,608	4,312,615	4,364,509	3,579,527	934,888	...	-149,906	82.0	21.7	-3.4
	1959	238,928,895	223,809,866	4,119,028	15,119,028	554,494	640,295	4,145,903	3,984,393	3,526,335	821,148	...	-363,090	88.5	19.8	-8.1
SOUTHWESTERN LIFE 1903 Southwestern Life Bldg., Dallas, Tex.	1960	503,538,083	448,769,438	20,768,646	54,768,646	34,338	388,538	1,967,964	1,947,054	2,018,348	454,034	26,847	-525,328	103.7	23.1	-25.3
	1959	480,610,247	429,275,406	17,334,842	51,334,842	13,427	237,870	1,250,382	1,324,930	1,297,228	341,579	25,364	-313,877	97.9	27.3	-21.4
SOUTHWEST RESERVE LIFE 1942 P.O. Box 1948, Longview, Texas	1960	5,405,669	4,336,993	...	1,068,676	26,466	19,361	322,973	331,847	232,058	124,074	...	-24,285	69.9	38.4	-7.3
	1959	5,163,554	4,111,581	...	1,051,973	35,340	...	274,331	267,330	153,046	133,260	...	-18,976	57.2	48.6	-7.1
SOVEREIGN STATES INS. CO. 1953 1808 W. End Ave., Nashville, Tenn.	1960	804,493	531,394	...	273,099	53,215	63,178	760,226	717,398	723,440	221,244	...	-227,287	100.8	29.1	-31.7
	1959	789,338	503,654	...	285,683	83,595	110,175	1,104,314	1,107,673	926,672	315,954	...	-134,963	83.7	28.6	-12.2
SPRINGFIELD INS. CO. 1851 1250 State St., Springfield, Mass.	1960	161,129,993	67,593,096	...	93,536,898	B 468,001	B 212,601	B 998,619	B 659,250	B 355,629	B 841,666	...	B -538,045	53.9	84.3	-81.6
	1959	151,688,194	64,605,403	...	87,082,791	B 128,631	B 37,942	B 226,080	B 123,787	B 51,000	B 342,198	...	B -269,411	41.2	151.4	-217.6
STANDARD ACCIDENT INS. CO. 1884 640 Temple Ave., Detroit, Mich.	1960	144,231,543	111,611,545	10,623,114	32,619,998	C 794,817	C 855,893	C 2,372,843	C 2,394,1[illegible]	C 1,391,531	C 851,194	...	C 151,473	58.1	35.9	6.3
	1959	130,174,340	99,513,043	10,433,556	30,661,297	C 816,174	C 885,479	C 2,543,927	C 2,515,045	C 1,525,973	C 899,560	...	C 89,512	60.7	35.4	3.6
STANDARD INS. CO. 1944 832 S. Detroit, Tulsa, Okla.	1960	8,591,922	6,246,780	...	2,345,141	...	57,594	814,287	923,981	874,949	22,125	...	26,907	94.7	2.7	2.9
	1959	8,059,555	5,094,092	...	2,965,463	109,694	15,134	206,687	97,003	83,588	23,764	...	-10,349	86.2	1.2	-10.7
STANDARD INS. CO. 1906 P.O. Box 711, Portland, Ore.	1960	84,349,385	77,587,065	842,000	6,762,320	167,733	101,482	2,092,553	2,005,543	1,650,707	372,606	150,136	-17,769	82.3	17.8	6.1
	1959	79,153,921	72,915,844	691,000	6,238,077	80,723	192,679	1,106,477	1,088,783	826,903	262,754	143,895	-873	75.9	23.7	11.6
STANDARD LIFE & ACC. INS. CO. 1948 421 N.W. 13th St., Okla. City, Okla.	1960	15,067,833	13,539,534	...	1,528,299	1,935,049	878,207	9,493,897	9,367,257	4,372,076	4,582,855	...	412,325	46.7	48.3	4.4
	1959	11,776,308	10,660,624	...	1,115,684	1,808,409	855,410	9,653,963	9,749,102	4,624,055	4,804,812	...	320,234	47.4	49.8	3.3
STANDARD LIFE & CAS. INS. CO. 1948 215 Hampton St., Rock Hill, S.C.	1960	1,243,994	629,450	...	614,544	214,353	60,000	894,570	866,764	514,050	325,737	...	26,977	59.3	36.4	3.1
STANDARD LIFE INS. CO. OF IND. 1934 300 E. Fall Creek Blvd., Indpls.5, Ind.	1960	35,890,273	32,635,570	267,142	3,254,702	23,470	...	149,149	125,679	...	108,659	...	17,020	...	72.9	13.5

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of Springfield Ins. & New England Ins. Cos. C Combined figures of Standard Accident Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
SOUTHERN STATES LIFE INS.	Licensed in Ariz., Colo., Fla., N.M. and Texas.																				
1960	21,350	...	21,350	16,786	4,100	78.6	19.2	2.2	...	...	...	98,838	2,269	2.3	7,125	...	...	254,628	156,222	61.4	7,8,10,15,21,28,29,36,38,47
1959	28,176	...	28,176	18,579	4,326	65.9	15.4	18.7	...	...	...	19,322	7,245	37.5	8,680	...	...	256,787	167,212	65.1	
SOUTHLAND LIFE	Licensed in Alaska, Ariz., Ark., Cal., Colo., D. of C., Fla., Ga., La., Md., Miss., Mont., Nev., N.M., N.C., Okla., Oreg., S.C., Tenn., Tex., Utah, Va., Wash.																				
1960	3,020,030	...	3,020,030	2,760,204	400,562	91.4	13.3	-4.7	455,101	340,314	74.8	195,425	100,556	51.5	...	...	...	693,954	378,453	54.5	3,4,15,16,17,21,22,28,29,36,38,
1959	2,913,862	...	2,913,862	2,917,498	376,336	100.1	12.9	-13.0	346,294	201,461	58.2	174,054	74,227	42.6	...	...	...	550,183	333,150	60.6	47
SOUTHWESTERN LIFE	Licensed in Ariz., Ark., Calif., Colo., Fla., Kan., La., Md., Mo., N.M., N.C., Okla., Pa., S.C., Tenn., Tex., Va., W.Va. and the D. of C.																				
1960	1,954,672	26,847	1,927,825	2,015,096	426,639	104.5	22.1	-26.6	...	...	...	...	...	...	19,229	3,252	16.9	...	...	...	1,2,17,23,29,36,37,38,41,42,43,
1959	1,350,294	25,364	1,324,930	1,297,228	341,579	97.9	25.8	-21.4	...	...	...	...	...	...	...	...	...	...	...	...	44,45,46,57
SOUTHWEST RESERVE LIFE	Licensed in La., Texas.																				
1960	...	...	...	...	...	...	...	...	...	...	...	22,879	14,917	65.2	...	...	...	308,968	217,141	70.3	3,4,7,8,10,15
1959	...	...	...	...	...	...	...	...	...	...	...	20,851	4,849	23.3	...	...	...	246,479	148,196	60.1	
SOVEREIGN STATES INS.	Licensed in Miss., S.C. and Tenn.																				
1960	409,039	...	409,039	554,470	120,036	135.6	29.3	-64.9	...	...	...	308,359	168,970	54.8	...	...	...	...	...	...	15,16,21,29,30,36
1959	792,029	...	792,029	770,662	219,341	97.3	27.7	-25.0	...	...	...	25,291	10,112	40.0	28,783	4,693	16.3	261,570	141,206	54.0	
SPRINGFIELD INS. CO.	Licensed in all states, D. of C., Dom. of Can., also Belgium, the Congo, Ecuador, Egypt, Hong Kong, Morocco, Netherlands & Neth. Guiana thru A.F.I.A.																				
1960B	36,003	...	36,003	27,826	6,192	77.3	17.2	5.5	1,795	1,289	71.8	43,051	21,529	50.0	578,401	304,985	52.7	...	...	...	
1959B	30,145	...	30,145	5,650	5,907	18.7	19.6	61.7	2,439	805	33.0	40,116	34,202	85.2	51,087	10,343	20.2	...	...	...	
STANDARD ACCIDENT INS.	Licensed in all states of U.S., D. of C. and Puerto Rico.																				
1960C	1,187,466	...	1,187,466	821,259	191,093	69.2	16.1	14.7	1,156,334	560,280	48.5	A 45,259	A 7,105	15.7	...	...	...	5,139	2,887	56.2	3,5,9,15,16,29,31,33,34,36,42,
1959	1,342,659	...	1,342,659	1,024,351	222,178	76.3	16.5	7.2	1,114,444	486,924	43.7	A 52,018	A 12,729	24.5	...	...	...	5,924	1,969	33.2	46,51,56,57,58
STANDARD INS. CO.	Licensed in Alaska, Ala., Ark., Colo., Fla., Ga., Ida., Ill., Ind., Ia., Kans., Ky., La., Mich., Minn., Miss., Mo., Mont., Nebr., Nev., N.M., N.D., Okla., S.D., Tenn., Tex., Utah, Wisc. & Wyo.																				
1960	923,534	...	923,534	874,949	22,074	94.7	2.4	2.9	393	...	...	...	...	...	...	...	...	54	...	...	
STANDARD INSURANCE CO.	Licensed in Ariz., Calif., Hawaii, Idaho, Ore., Utah., Alaska, Nev., Wash.																				
1960	1,759,523	150,136	1,609,387	1,456,837	122,405	90.5	7.6	1.9	40,355	34,706	86.0	118,299	41,479	35.1	12,410	968	7.8	225,093	116,717	51.9	1,2,15,16,18,19,20,21,24,25,26,
1959	943,090	143,895	799,195	682,710	90,074	85.4	11.3	3.3	39,578	26,094	65.9	112,226	38,432	34.2	17,045	2,969	17.4	120,740	76,698	63.5	29,30,31,40
STANDARD LIFE & ACCIDENT INS. CO.	Licensed in all states except Calif., Conn., Del., Me., Md., Mass., Mich., Minn., N.H., N.J., N.Y., N.C., Ore., Pa., R.I., S.C., Vt., Va., W.Va., & Wisc.																				
1960	2,764,231	...	2,764,231	2,017,326	872,493	73.0	31.6	-4.6	2,541,840	488,274	19.2	25,245	9,051	35.9	190,982	83,975	44.0	3,844,958	1,773,451	46.1	1,2,4,7,8,9,10,11,13,15,16,17,18,
1959	2,238,234	...	2,238,234	1,773,996	706,660	79.3	31.6	-10.8	2,352,126	392,436	16.7	58,611	27,577	47.1	10,354	1,225	11.8	5,089,777	2,428,821	47.7	19,20,21,22,23,24,25,26,27,29,30, 31,35,36,37,38,39,40,41,42,43,44, 45,46,47,48,49,50,51,53,55
STANDARD LIFE & CAS. INS. CO.	Licensed in S.C., N.C., Ga., Fla.																				
1960	808,136	...	808,136	503,344	286,455	62.3	35.4	2.3	...	...	...	...	...	...	54,496	10,085	18.5	4,132	622	15.1	
STANDARD LIFE INS. CO. OF IND.	Licensed in Ariz., Cal., Colo., Conn., Del., D. of C., Fla., Ga., Hawaii, Ill., Ind., Iowa, Ky., La., Me., Md., Mass., Mich., Minn., Mo., N.H., N.D., Ohio, Okla., Pa., S.D., Tenn., Utah, Va., W.Va.																				
1960	704	...	704	...	261	...	37.1	62.9	...	...	...	124,975	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only. B Combined figures of Springfield Ins. & New England Ins. Co. C Combined figures of Standard Accident Group.

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FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
STANDARD LIFE INS. CO. 1929	1960	18,920,420	16,695,420	550,000	2,225,000	50,449	19,162	761,654	742,726	289,123	432,366	...	21,237	38.9	56.8	2.9
P.O. Box 1729, Jackson, Miss.	1959	17,581,946	15,456,946	550,000	2,125,000	31,521	21,382	717,096	701,843	264,876	430,004	...	6,964	37.7	60.0	1.0
STANDARD MARINE INS. CO., LTD. 1871	1960	11,053,424	5,574,055	...	5,479,369	7,029	5,739	17,250	20,531	9,136	13,604	...	-2,209	44.5	79.0	-10.8
59 John St., N.Y. 38, N.Y.	1959	11,823,372	5,939,089	...	5,884,284	10,310	8,360	25,468	31,258	12,459	20,501	...	-1,702	39.9	80.5	-5.4
STANDARD NAT'L. INS. CO. 1946	1960	1,743,245	684,564	...	1,058,681	3,346	691	5,056	4,431	1,789	2,598	...	44	40.4	51.4	1.0
95 Fairlee St., Atlanta, Ga.	1959	1,815,655	822,537	...	993,117	2,721	...	5,265	5,384	788	2,055	...	2,540	14.6	39.0	47.2
STANDARD RESERVE INS. CO. 1944	1960	616,608	367,525	...	249,083	22,419	1,655	153,685	157,411	86,757	94,794	...	-24,140	55.1	61.7	-15.3
Standard Res. Bldg., Gainesville, Tex.																
STATE AUTO. & CAS. UNDERWRITERS 1919	1960	11,811,430	9,104,057	...	2,707,373	239,178	49,440	627,083	643,086	252,895	317,108	...	73,083	39.3	50.6	11.4
600 Fifth Ave., Des Moines 8, Iowa	1959	11,271,668	8,689,824	...	2,581,844	255,182	29,640	616,819	621,291	198,970	312,510	...	109,811	32.0	50.7	17.7
STATE AUTO. MUTUAL INS. 1921	1960	57,117,147	33,720,869	5,250,000	23,396,278	46,972	17,050	87,750	87,082	26,808	46,512	...	13,762	30.8	53.0	15.8
518 E. Broad St., Columbus 16, Ohio	1959	53,081,081	31,220,263	5,250,000	21,860,818	46,304	32,050	85,255	86,942	11,632	49,694	...	25,616	13.4	58.3	29.5
STATE CAPITAL LIFE INS. 1936	1960	28,339,158	23,356,096	...	4,983,063	2,136,913	156,401	9,073,181	8,814,403	3,759,860	5,012,087	...	42,456	42.7	55.2	.5
2620 Hillsboro St., Raleigh, N.C.	1959	26,045,756	21,483,185	...	4,562,571	1,878,135	142,996	7,952,842	7,679,479	3,139,834	4,518,629	...	21,016	40.9	56.8	.3
STATE INS. CO. OF KENTUCKY 1955	1960	777,757	384,810	...	392,947	101,762	U	1,491,637	1,536,658	842,732	539,807	...	131,362	56.9	36.2	7.3
1336 Bardstown Rd., Louisville, Ky.	1959	600,811	339,096	...	261,715	94,787	81,943	1,098,140	1,083,893	545,288	487,173	...	51,432	50.3	44.3	4.7
STATE LIFE INS. CO. OF COLO. 1955	1960	1,132,359	315,200	...	817,160	13,127	37,500	259,831	276,069	180,914	84,399	...	10,756	65.5	32.5	3.9
1760 High St., Denver, Colo.	1959	1,029,793	210,557	...	819,236	29,366	42,500	334,848	336,994	216,803	232,845	...	-112,653	64.3	69.5	-33.4
STATE LIFE INS. CO. 1948	1960	602,067	235,427	...	366,640	113,654	2,000	349,459	307,009	90,314	241,879	...	-25,184	29.4	69.2	-8.2
P. O. Box 594, Columbia, S.C.	1959	591,039	227,493	...	363,546	71,204	2,000	393,266	398,634	110,799	291,748	...	-3,913	27.8	74.2	-1.0
STATE MUTUAL LIFE ASSUR. 1844	1960	733,618,615	671,524,007	17,808,126	62,094,609	2,623,655	514,403	15,164,147	14,860,909	11,889,707	3,989,355	745,243	‡-873,433	80.0	26.3	-1.6
440 Lincoln St., Worcester 5, Mass.	1959	701,106,727	642,741,418	16,909,150	58,365,309	2,320,417	370,930	13,897,322	13,050,515	11,081,941	3,756,183	643,250	-1,643,757	84.9	27.0	-8.4
STATE NAT'L. LIFE INS. CO. 1928	1960	3,174,339	2,147,033	...	1,027,306	42,756	23,359	290,875	289,210	144,605	149,680	...	-5,075	50.0	51.5	-1.8
901 Washington Ave., St. Louis, Mo.	1959	2,287,142	1,957,026	...	330,115	41,091	22,845	273,044	288,640	150,762	138,994	...	-1,116	52.2	50.9	-.4

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. ‡ Includes $124,316 gain from transfers on account of combined experience.
U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
STANDARD LIFE INS. CO.				Licensed in Ala., Ark., Ky., La., Miss. & Tenn.																	
1960	278,481	...	278,481	131,832	111,958	47.3	40.2	12.5	60,894	6,180	10.1	42,381	19,535	46.1	...	...	...	360,970	131,577	36.5	5,10,13,15
1959	214,943	...	214,943	106,461	74,313	49.5	34.6	15.9	65,001	6,400	9.8	46,676	19,332	41.4	...	...	...	375,224	132,683	35.4	
STANDARD MARINE INS. CO., LTD.				Licensed in D. of C. and all states except Ala., Iowa, Me., Miss., Mont., Nebr., Nev., N.H., N.M., N.D., S.D., Vt., Wyo.																	
1960	3,742	...	3,742	2,195	1,154	58.7	30.8	10.5	15,420	6,362	41.3	A 1,370	A 579	42.3	...	...	...	...	...	...	
1959	4,579	...	4,579	2,356	1,432	51.5	31.3	17.2	24,866	9,467	38.1	A 1,813	A 636	35.1	...	...	...	...	...	...	
STANDARD NAT'L. INS. CO.				Licensed in Ala., Fla., Ga., S.C., Tex. & W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,431	1,789	40.4	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,383	788	14.6	
STANDARD RESERVE INS. CO.				Licensed in Texas only.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	89,819	55,946	62.3	67,592	30,811	45.6	
STATE AUTO. & CAS. UNDERWRITERS				Licensed in Ariz., Ark., Calif., Colo., Ill., Iowa, Kans., La., Mo., Mont., Minn., Neb., Nev., N.D., N.M., Ore., Okla., Tex., Utah, Wash., Wisc. & Wyo.																	
1960	18,680	...	18,680	8,469	8,533	45.3	45.7	9.0	...	...	...	624,406	244,426	39.1	...	...	...	...	...	...	
1959	9,689	...	9,689	2,696	3,175	27.8	32.8	39.4	...	...	...	611,602	196,274	32.1	...	...	...	...	...	...	
STATE AUTO. MUTUAL INS.				Licensed in Ala., Fla., Ga., Ind., Kan., Ky., Md., Mich., Miss., Mo., N.J., N.C., Ohio, Pa., S.C., Tenn., Va. & W.Va.																	
1960	...	...	...	...	...	...	...	...	87,082	26,808	30.8	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	86,942	11,632	13.4	...	...	...	...	...	...	...	...	...	
STATE CAPITAL LIFE INS.				Licensed in Fla., Ga., Ky., N.C., S.C., Tenn., Va.																	
1960	1,330,963	...	1,330,963	1,190,490	178,696	89.4	13.4	-2.8	823,272	400,060	48.6	...	...	...	6,660,168	2,169,310	32.6	...	...	...	5,13,29,30,36,38,42
1959	1,113,667	...	1,113,667	1,040,860	111,305	93.5	10.0	-3.5	843,476	421,409	50.0	...	...	...	5,722,336	1,677,566	29.3	...	...	...	
STATE INS. CO. OF KENTUCKY				Licensed in Kentucky.																	
1960	...	...	...	...	...	...	...	...	...	...	...	76,144	38,200	50.2	...	...	...	1,415,492	804,532	56.9	
1959	...	...	...	...	...	...	...	...	...	...	...	47,725	25,019	52.4	...	...	...	1,036,168	520,269	50.1	
STATE LIFE INS. CO. OF COLO.				Licensed in Ariz., Colo., Mont., N.M., Nev., Utah, Wyo.																	
1960	2,270	...	2,270	4,069	532	179.3	23.4	-102.7	...	...	...	20,664	13,009	63.0	...	...	...	253,134	163,835	64.7	
1959	1,305	...	1,305	1,984	1,234	152.0	94.6	-146.6	...	...	...	24,894	27,524	110.6	...	...	...	310,796	187,295	60.3	
STATE LIFE INS. CO.				Licensed in S.C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	307,009	90,314	29.4	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	398,634	110,799	27.8	...	...	...	
STATE MUTUAL LIFE ASSUR.				Licensed in all states of U.S., D. of C., Puerto Rico, Dom. of Canada, Prov. of Ont., Que.																	
1960	13,632,998	603,118	13,029,880	11,184,176	2,682,422	85.8	20.6	-6.4	...	...	...	...	...	...	1,831,029	705,531	38.5	...	...	...	1,2,4,15,17,20,21,23,26,29,30,32,
1959	12,195,571	545,875	11,649,696	10,651,918	2,629,817	91.4	22.6	-14.0	...	...	...	...	...	...	1,400,819	430,023	30.7	...	...	...	33,34,36,37,38,41,42,43,44,45,46, 57
STATE NAT'L. LIFE INS. CO.				Licensed in Ariz., Ark., Mo. & N.M.																	
1960	1	...	1	156	...	...	...	...	625	63	10.1	3,453	322	9.3	...	...	...	285,131	144,964	50.5	3,7,8,9,14,15,16,18,19,21,22,24,
1959	19,794	...	19,794	17,018	41	86.0	.2	13.8	752	541	71.9	2,948	1,637	55.5	...	...	...	265,147	131,566	49.6	25,36

† Less dividends to policyholders or earned income credit. A Health only.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec.31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
STATE RESERVE LIFE 1924 P.O. Box 1509, Ft. Worth, Texas	1960	13,015,552	12,019,008	...	996,544	6,610	3,689	79,726	76,962	46,077	35,384	...	-4,509	59.9	44.4	-5.9
STATES GENERAL LIFE INS. 1955 708-714 Jackson St., Dallas 2, Texas	1960	1,704,476	1,009,852	...	694,623	179,458	43,866	742,210	712,115	255,539	454,572	...	2,004	35.9	61.2	.3
	1959	1,487,071	852,768	...	634,303	149,363	47,516	578,028	514,410	168,946	389,365	...	-43,901	32.8	67.4	-8.5
STURDIVANT LIFE INS. 1956 Box 868, N.Wilkesboro, N.C.	1960	733,866	223,123	...	510,743	...	...	810,542	810,542	274,704	514,996	...	20,842	33.9	63.5	2.6
STUYVESANT INS. CO. 1851 1105 Hamilton St., Allentown, Pa.	1960	33,624,701	27,045,799	181,819	6,578,903	1,520	381	77,517	75,997	17,324	43,308	...	15,365	22.8	55.9	20.2
	1959	21,089,345	16,318,306	115,421	4,771,039	...	...	7,743	7,743	2,002	100	...	5,641	25.9	1.3	72.9
STUYVESANT LIFE INS. CO. 1953 1105 Hamilton St., Allentown, Pa.	1960	4,940,167	2,377,958	...	2,562,209	360,263	65,687	618,683	382,425	103,623	193,619	...	85,182	27.0	31.3	22.3
	1959	4,818,362	1,765,752	...	3,052,609	124,005	81,716	318,979	282,841	90,771	72,917	...	119,153	32.1	22.9	42.1
SUN INS. OFFICE, LTD. 1882 55 Fifth Ave., New York 3, N.Y.	1960	26,196,909	15,832,409	...	10,364,500	A 80,718	A 100,189	A 257,288	A 264,824	A 153,231	A 129,429	...	A-17,836	57.9	50.3	-6.7
	1959	25,635,875	15,814,627	...	9,821,249	A 88,252	A 78,135	A 267,956	A 281,320	A 95,180	A 123,987	...	A 62,153	33.8	46.3	22.1
SUN LIFE INS. 1890 109 E. Redwood St., Baltimore 2, Md.	1960	117,163,497	105,159,250	3,805,823	12,004,246	74,895	11,875	215,335	187,171	20,875	165,853	...	443	11.2	77.0	.2
	1959	110,017,106	98,951,279	3,601,807	11,065,827	46,731	15,000	112,384	65,653	17,250	166,698	...	-118,295	26.3	148.3	-180.2
SUNSET LIFE INS. CO. 1937 P.O. Box 380, Olympia, Wash.	1960	7,008,674	6,073,174	...	935,500	24,651	13,165	217,825	219,058	96,581	150,563	...	-28,087	44.1	69.1	-12.8
	1959	6,539,134	5,614,734	...	924,400	25,884	18,388	239,201	241,336	108,784	159,794	...	-27,242	45.1	66.7	-11.2
SUPERIOR LIFE INS. 1925 734 Pine St., Phila., Pa.	1960	7,373,647	5,360,200	325,000	2,013,448	25,000	13,256	820,746	820,746	427,369	461,465	...	-68,088	52.1	56.2	-8.3
	1959	6,961,887	5,012,425	325,000	1,949,462	25,000	8,363	874,370	874,370	403,990	505,170	...	-34,791	46.2	57.8	-4.0
SUPERIOR LIFE INS. 1954 215 S. Dargan St., Florence, S.C.	1960	887,721	231,860	...	655,860	...	...	261,768	261,768	111,139	15,130	13,641	136,988	42.5	5.8	57.5
THE SURETY LIFE INS. CO. 1950 P.O. Box 718, Greenville, S.C.	1960	13,482,780	2,308,904	900,000	11,173,876	6,533	14,695	132,795	134,282	100,904	147,150	...	-113,772	75.1	110.8	-84.7
	1959	17,241,581	5,506,005	900,000	11,735,576	8,019	78,809	583,520	601,155	508,575	187,231	...	-94,651	84.6	32.1	-15.7
SURETY LIFE INS. 1936 1935 S. Main St., Salt Lake City 10, Utah	1960	13,764,054	10,985,531	...	2,778,523	266,193	101,111	1,159,567	1,234,741	534,733	609,195	...	90,813	43.3	52.5	7.4
	1959	11,780,630	10,622,027	...	1,158,604	341,367	758,187	1,285,977	1,275,220	718,617	569,345	...	-12,742	56.4	44.3	-1.0

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. A Combined figures of the Sun of London Group.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
STATE RESERVE LIFE				Licensed in Texas.																	
1960	5,735	...	5,735	6,554	1,291	114.3	22.5	-36.8	4,810	175	3.6	4,717	657	13.9	...	...	...	61,700	38,691	62.7	
STATES GENERAL LIFE INS.				Licensed in Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	712,115	255,539	35.9	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	514,410	168,946	32.8	
STURDIVANT LIFE INS.				Licensed in Va.,N.C. & S.C.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	810,542	274,704	33.9	...	...	...	
STUYVESANT INS. CO.				Licensed in all states, D. of C., and Puerto Rico.																	
1960	...	...	...	...	...	...	...	...	35,316	12,900	36.5	40,681	4,424	10.9	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	7,743	2,002	25.9	...	...	...	...	...	...	
STUYVESANT LIFE INS. CO.				Licensed in D. of C., and all states except Iowa,Ka.,Me.,Mass.,Mo.,N.H.,N.Y.,N.D.,Okla.,R.I.,Tex. & Vt.																	
1960	131,647	...	131,647	23,617	41,936	17.9	31.9	50.2	439	...	...	250,338	80,006	32.0	...	...	...	...	...	...	13,29,40
1959	199,941	...	199,941	58,933	87,871	29.5	43.9	26.6	...	...	...	82,900	31,838	38.4	...	...	...	...	...	...	
SUN INS. OFFICE, LTD.				Licensed in all states and D. of C.																	
1960A	...	...	...	...	...	...	...	...	115,904	45,811	39.5	132,182	93,705	70.9	...	...	...	16,738	13,715	81.9	
1959A	...	...	...	...	...	...	...	...	109,812	31,828	29.0	150,706	57,698	38.3	...	...	...	20,802	5,654	27.2	
SUN LIFE INS.				Licensed in Conn.,Del.,D. of C.,Fla.,Ill.,Ind.,Ky.,Md.,Mich.,Minn.,N.J.,N.C.,Ohio,Pa.,Tenn.,Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	187,171	20,875	11.2	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	65,653	17,250	26.3	...	...	...	
SUNSET LIFE INS.				Licensed in Alaska,Ariz.,Hawaii,Idaho,Calif.,Nev.,Ore.,Wash.																	
1960	3,603	...	3,603	968	2,431	26.9	67.5	5.6	...	...	...	215,455	95,614	44.4	...	...	...	...	...	...	1,3,4,11,14,15,18,19,21,24,25,
1959	15,225	...	15,225	10,778	9,665	70.8	63.5	-34.3	...	...	...	226,112	98,006	43.3	...	...	...	...	...	...	47,56,57
SUPERIOR LIFE INS.				Licensed in Ala.,Del.,D. of C.,Fla.,Ga.,Ill.,Ind.,Ky.,Md.,Mo.,N.J.,Ohio,Pa.,Tenn.,Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	820,746	427,369	52.1	...	...	...	...	...	...	5
1959	...	...	...	...	...	...	...	...	...	...	...	874,370	403,990	46.2	...	...	...	...	...	...	
SUPERIOR LIFE INS.				Licensed in N.C. & S.C.																	
1960	119,171	4,005	115,166	51,726	6,506	44.9	5.6	49.5	...	...	...	146,601	59,413	40.5	...	...	...	...	...	...	
THE SURETY LIFE INS. CO.				Licensed in Ga.,Fla., & S.C.																	
1960	80,961	...	80,961	68,768	63,382	84.9	78.3	-63.2	...	...	...	1,317	101	7.7	2,884	1,403	48.6	49,120	30,632	62.4	1,2,3,4,15,16,21,22,30,31,42,44,
1959	548,477	...	548,477	479,104	134,148	87.3	24.5	-11.8	...	...	...	1,554	580	37.3	2,297	608	26.5	48,827	28,283	57.9	47
SURETY LIFE INS.				Licensed in D. of C. & all states except Ala.,Conn.,Fla.,Ga.,Ill.,Kans.,Md.,Mass.,Mo.,N.H.,N.J.,N.Y.,N.D.,Ohio,Pa.,R.I.,S.C.,Wisc.																	
1960	80,609	...	80,609	24,699	71,707	30.6	89.0	-19.6	42,597	11,895	27.9	113,638	47,383	41.7	300,314	167,435	55.8	697,583	283,321	40.6	
1959	46,461	...	46,461	14,410	38,174	31.0	82.2	-13.2	40,757	49,639	121.8	114,037	43,255	37.9	292,840	160,438	54.8	781,124	450,876	57.7	

† Less dividends to policyholders or earned income credit. A Combined figures of the Sun of London Group.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization		Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
SURETY MUTUAL LIFE & CASUALTY 402 8th St., So. Fargo, N.D.	1936	1960	172,690	81,227	...	91,463	46,408	15,100	238,020	245,773	95,261	154,750	...	-4,238	38.8	65.0	-1.7
		1959	160,808	74,158	...	86,650	54,161	8,800	236,419	235,340	84,097	158,194	...	-6,951	35.7	66.9	-3.0
SWISS REINSURANCE COMPANY 161 E.42nd St.,New York, N.Y.	1863	1960	99,841,023	75,741,664	...	24,099,359	800,735	575,268	1,720,592	1,601,230	1,041,491	667,571	...	-107,832	65.0	38.8	-6.7
		1959	98,178,492	73,574,326	3,920,784	24,604,166	681,373	525,537	1,562,004	1,539,115	713,454	584,112	...	241,548	46.4	37.4	15.7
TEACHERS INS. & ANNUITY ASSN. 730 Third Ave., New York 17,N.Y.	1918	1960	704,139,741	678,749,772	4,400,616	25,389,969	71	34,538	2,007,355	2,007,284	1,770,821	478,049	252,167	-241,586	88.2	23.8	.5
		1959	640,270,373	618,744,491	2,581,448	21,525,882	...	23,083	1,176,287	1,176,287	1,104,702	426,432	160,349	-354,847	93.9	36.3	-14.6
TEACHERS PROTECTIVE MUTUAL 116 N.Prince St., Lancaster, Pa.	1952	1960	3,693,729	2,513,089	...	1,180,640	1,125,693	147,524	1,417,892	1,390,237	851,291	613,872	...	-74,926	61.2	43.3	-5.4
		1959	3,567,974	2,279,264	...	1,288,710	1,098,038	124,889	1,362,475	1,438,791	719,950	577,399	...	141,442	50.0	42.4	9.8
TENNESSEE LIFE INSURANCE P.O. Box 355, Houston 1, Texas	1952	1960	33,855,882	29,055,781	...	4,800,102	120,384	467,247	2,207,967	2,155,782	2,270,018	179,976	...	-294,212	105.3	8.2	-13.6
		1959	28,349,925	23,836,408	...	4,513,517	68,199	149,279	1,269,431	1,242,604	1,247,499	91,795	...	-96,690	100.4	7.2	-7.8
TENNESSEE VALLEY LIFE 108 S.Royal, Jackson, Tenn.	1935	1960	3,435,621	2,921,587	...	514,035	132,399	39,119	527,558	476,277	292,963	219,953	...	-36,640	61.5	41.7	-7.7
		1959	3,084,638	2,464,151	...	620,487	81,118	36,387	484,663	483,444	267,209	251,518	...	-35,284	53.1	51.8	-7.3
TEXAS RESERVE LIFE P.O. Box 269, San Antonio, Texas	1948	1960	5,727,121	4,542,932	...	1,184,190	344,312	84,791	1,658,146	1,627,109	989,621	537,293	...	100,195	60.8	32.4	6.2
		1959	4,735,024	3,777,705	...	957,319	313,274	65,349	1,672,301	1,711,871	1,237,740	533,476	...	-59,345	72.3	31.9	-3.5
THRESHERMENS MUTUAL INS. CO. 50 N. Portland St.,Fond du Lac, Wisc.	1915	1960	1,276,148	958,589	...	317,559	65,037	60,420	350,122	337,461	208,657	U	...	U	61.8	U	U
TIDELANDS LIFE INS. P.O. Box 567, Bunkie, La.	1956	1960	2,504,876	1,871,495	...	633,381	3,360	1,201	25,220	23,923	12,110	33,377	...	-21,565	50.6	132.3	-90.1
TIME INSURANCE CO. 735 N.5th St.,Milwaukee 3, Wisc.	1910	1960	6,812,179	4,716,620	...	2,095,559	1,657,590	1,381,896	11,980,229	11,723,394	7,753,470	3,374,153	...	595,771	66.1	28.2	5.1
		1959	5,695,344	3,861,337	...	1,834,007	1,400,755	1,160,600	10,158,104	9,968,098	6,654,630	2,798,125	...	515,343	66.8	27.5	5.2
TRANSATLANTIC REINSURANCE CO. 70 Pine St., N.Y. 5, N.Y.	1952	1960	9,942,239	8,060,809	...	1,881,430	1,344	5,395	12,007	16,268	9,732	3,098	...	3,438	59.8	25.8	21.1
		1959	8,964,266	6,959,921	...	1,004,345	5,606	9,306	20,064	16,914	20,822	6,577	...	-10,483	123.1	32.8	-62.0
TRANSPORT LIFE INSURANCE 4100 Harry Hines Blvd.-Dallas 19,Texas	1958	1960	759,929	207,015	4,531	552,914	16,505	60,789	342,104	343,863	300,283	34,361	...	9,219	87.3	10.0	2.7
		1959	567,174	65,486	...	501,688	18,264	11,445	110,923	92,659	73,108	22,064	...	-2,513	76.3	26.7	-.3

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
SURETY MUTUAL LIFE & CASUALTY				Licensed in North Dakota & Minnesota.																	
1960	...	...	...	...	...	...	...	...	14,382	2,685	18.7	35,801	10,217	28.5	47,042	10,500	22.3	148,548	71,859	48.4	
1959	...	...	...	...	...	...	...	...	11,227	1,250	11.1	39,415	11,651	29.6	25,035	1,561	6.2	159,663	69,635	43.6	
SWISS REINSURANCE COMPANY				Licensed in Ark.,Colo.,Ill.,Iowa,Kans.,La.,Mass'B',Mich.,Nev.,N.H.,N.J.,N.Y.,Ohio,Okla.,Pa.,Texas,Utah,W.Va.,U.S. Treas.																	
1960	800,444	...	800,444	458,152	355,078	57.2	44.4	-1.6	750,688	576,103	76.7	36,915	6,075	16.5	10,580	1,548	14.6	2,603	-387	-14.9	
1959	830,049	...	830,049	559,933	347,144	67.5	41.8	-9.3	584,561	200,147	34.2	56,248	-46,870	-83.3	9,233	3,114	33.7	59,023	-2,870	-4.9	
TEACHERS INS. & ANNUITY ASSN.				Licensed in New York only.																	
1960	2,259,415	252,167	2,007,248	1,770,789	478,039	88.2	23.8	-12.0	...	...	...	...	...	...	...	...	...	35	32	91.4	44
1959	1,336,636	160,349	1,176,287	1,104,702	426,432	93.9	36.3	-30.2	...	...	...	...	...	...	...	...	...	...	...	...	
TEACHERS PROTECTIVE MUTUAL				Licensed in Pa.,Del.,Ind.,Ky.,Md.,N.J.,Ohio,Tenn.,Va. & W.Va. & D. of C.																	
1960	...	...	...	...	...	...	...	...	1,176	412	35.0	301,244	201,468	66.9	501,623	266,615	53.2	586,194	382,796	65.3	1,3,4,15,16,18,19,20,21,22,24,
1959	...	...	...	...	...	...	...	...	1,941	1,781	91.8	303,929	133,603	44.0	564,469	283,638	50.2	568,452	300,928	52.9	25,26,46.
TENNESSEE LIFE INSURANCE				Licensed in Ill., Tenn. & Texas, Wisc.																	
1960	2,116,491	...	2,116,491	2,239,661	178,370	105.8	8.4	-14.2	...	...	...	...	...	...	...	...	...	39,291	30,357	77.3	36,37,38,39,41,42,43,44,45,46,
1959	1,210,198	...	1,210,198	1,207,658	89,994	99.8	7.4	-7.2	...	...	...	...	...	...	...	...	...	32,405	39,841	122.9	
TENNESSEE VALLEY LIFE				Licensed in Ala., Ark., Ky., La., Miss. & Tenn.																	
1960	19,199	...	19,199	15,113	4,559	78.7	23.7	-2.4	...	...	...	22,306	8,497	38.1	...	...	...	434,772	269,354	62.0	7,8,10,15,16,21,22,47.
1959	22,144	...	22,144	16,950	9,758	76.5	44.1	-20.6	...	...	...	11,449	3,480	30.4	...	...	...	449,852	246,779	54.9	
TEXAS RESERVE LIFE				Licensed in Arkansas & Texas.																	
1960	...	...	...	...	...	...	...	...	90,680	70,580	77.8	13,607	12,022	88.4	...	...	...	1,522,822	907,020	59.6	3,7,8,9,10,15,16,18,19,21,22,
1959	...	...	...	...	...	...	...	...	82,539	164,591	199.4	25,588	17,785	69.5	...	...	...	1,603,744	1,055,363	62.7	47,48,49.
THRESHERMENS MUTUAL INS. CO.				Licensed in Wisconsin only.																	
1960	40,288	...	40,288	25,011	U	62.1	U	U	...	...	...	297,173	183,646	61.8	...	...	...	...	...	...	
TIDELANDS LIFE INSURANCE				Licensed in Ala., Ark., La.																	
1960	...	...	...	...	...	...	...	...	...	...	...	1,683	958	56.9	10,339	5,314	51.4	11,901	5,838	49.1	
TIME INSURANCE COMPANY				Licensed in Ariz.,Colo.,Fla.,Idaho,Ill.,Ind.,Iowa,Kans.,Minn.,Mont.,Mich.,Mo.,Nebr.,Nev.,N.D.,N.M.,Ohio,Ore.,S.D.,Utah,Vt.,Wash.,W.Va.,Wisc. & Wyo.																	
1960	5,166,074	...	5,166,074	4,264,081	809,760	82.5	15.7	1.8	415,038	310,199	74.7	1,324,510	672,114	50.7	123,245	21,368	17.3	4,694,527	2,485,707	52.9	1,2,3,4,7,8,10,15,16,17,18,19,
1959	4,102,520	...	4,102,520	3,492,478	575,206	85.1	14.0	.9	669,612	304,469	45.5	1,236,824	607,382	49.1	8,346	1,188	14.2	3,950,795	2,249,113	56.9	20,21,22,23,28,29,30,31,36,38, 39,40,41,42,43,44,47.
TRANSATLANTIC REINSURANCE COMPANY				Licensed in Conn.,Iowa,Mass.,Nev.,N.H.,N.J.,N.Y.,Ohio,Okla.,Pa.,Texas & W. Va.																	
1960	...	...	...	...	...	...	...	...	16,268	9,732	59.8	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	16,912	20,814	123.1	2	4	200.0	...	...	...	...	...	...	
TRANSPORT LIFE INSURANCE				Licensed in Ariz.,Ark.,Ga.,Ind.,Kans.,La.,Miss.,Mo.,Md.,N.M.,N.C.,Okla.,Texas,Utah,Va.,Wyo.,Hawaii & D. of C.																	
1960	343,528	...	343,528	299,918	34,361	87.3	10.0	2.7	...	...	...	...	...	...	...	...	...	334	365	109.3	
1959	92,515	...	92,515	73,108	22,064	76.5	26.7	-3.2	...	...	...	...	...	...	...	...	...	144	...	...	

† Less dividends to policyholders or earned income credit. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policy-holders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policy-holders §	Net Gain from Operations after Div. to Policyholders §	Losses Incur-red to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
TRAVELERS HEALTH ASSOC. 1904	1960	1,357,411	164,792	201,057	1,192,619	20,423	103,058	452,916	448,440	352,570	U	...	U	78.6	U	U
300 Farnam Bldg., Omaha, Neb.	1959	1,440,700	110,236	201,057	1,330,463	17,964	64,328	454,268	449,425	316,671	U	...	U	70.5	...	...
TRAVELERS INSURANCE CO. 1863	1960	3,316,360,298	2,906,050,317	127,932,095	410,309,981	42,579,086	87,761,114	326,540,875	327,323,411	281,821,422	45,104,728	...	397,261	86.1	13.8	.1
700 Main St., Hartford 15, Conn.	1959	3,193,564,291	2,794,235,087	125,006,922	399,329,204	43,361,622	75,338,353	295,783,580	293,212,142	248,460,525	41,042,609	...	3,709,009	84.7	13.9	1.3
TWENTIETH CENTURY LIFE INS. CO. 1958	1960	1,248,850	751,588	...	497,261	185,136	28,071	1,648,409	1,537,698	508,481	1,030,439	...	-1,222	33.1	62.5	-.1
1020 E. Wendover Ave., Greensboro,N.C.	1959	1,122,552	593,186	...	529,366	74,425	171,734	1,601,192	1,570,016	468,189	969,685	...	132,142	29.8	60.6	8.4
UNDERWRITERS AT LLOYD'S LONDON 1929	1960	32,381,004	30,503,747	...	1,877,257	2,411,287	1,905,423	3,896,040	3,710,246	4,203,375	U	...	U	113.3	U	U
135 S.La Salle St., Chicago 4, Ill.	1959	31,185,328	29,841,556	...	1,343,772	2,225,493	428,681	4,107,782	3,058,272	1,731,444	U	...	U	56.6	U	U
UNITED RESERVE LIFE INS. CO. 1955	1960	870,557	250,718	...	619,839	90,866	23,927	409,113	345,599	140,447	330,212	...	-125,060	40.6	80.7	-36.2
705 Guaranty Bldg., Indianapolis, Ind.	1959	573,888	98,496	...	475,392	26,066	...	79,911	56,453	14,999	91,167	...	-49,713	26.6	114.0	-88.1
UNION LABOR LIFE 1925	1960	38,517,796	30,162,229	4,488,000	8,355,567	3,463,202	5,264,597	34,152,009	34,054,852	31,861,116	2,547,713	1,565,817	-353,977	93.6	7.5	3.6
850 Third Ave., New York 22, N.Y.	1959	36,451,684	28,379,170	4,297,000	8,072,514	3,366,045	4,553,143	30,900,124	30,877,278	29,500,776	2,505,213	1,801,531	-1,128,711	95.5	8.1	2.1
UNION LIFE INS. CO. 1920	1960	19,774,182	17,806,337	1,167,844	1,967,844	1,445	1,000	573,482	573,708	332,395	70,869	...	168,443	57.9	12.4	29.4
Union Life Bldg., Little Rock, Ark.																
UNION LIFE INS. CO. INC. 1919	1960	23,893,150	18,607,852	594,447	5,285,298	33,085	60,448	1,781,217	1,755,133	781,587	841,645	...	131,901	44.5	47.3	7.5
P.O. Box 1-H, Richmond, Va.	1959	22,604,803	17,658,159	594,447	4,946,644	7,001	46,997	1,272,682	1,270,602	523,438	761,897	...	-14,733	41.2	59.9	-1.2
UNION MUTUAL LIFE 1848	1960	119,186,142	108,384,188	2,350,000	10,801,953	4,196,023	1,112,475	13,664,043	13,310,084	9,910,021	3,053,825	429,081	346,238	74.5	22.3	5.8
P.O. Box 548, Portland, Maine	1959	111,499,372	102,101,023	2,150,000	9,398,349	3,842,064	1,253,233	14,239,189	14,577,281	11,878,877	3,180,832	152,746	-482,229	81.5	22.3	-2.2
UNION NATIONAL LIFE 1928	1960	5,306,479	2,610,981	...	2,695,498	...	12,172	1,557,857	1,557,857	562,769	931,060	...	64,028	36.1	59.8	4.1
P.O. Box 2348, Baton Rouge, La.	1959	4,776,752	2,442,846	...	2,333,905	...	7,965	1,457,272	1,457,272	487,142	921,504	...	48,626	33.4	63.2	3.3
UNION PROTECTIVE LIFE INS.CO. 1933	1960	1,811,042	1,168,969	100,000	642,073	...	1,414	313,147	313,147	123,075	211,141	...	21,070	39.3	67.4	6.7
368 Beale Ave., Memphis 3, Tenn.	1959	1,686,878	1,096,430	100,000	590,448	...	4,833	299,223	300,468	118,491	181,170	...	807	39.4	60.5	.3
UNION TRUST LIFE INS. CO. 1897	1960	2,044,456	1,443,375	...	601,082	81,179	40,350	435,316	445,913	240,602	277,785	...	-72,473	54.0	63.8	-16.3
611 N. Broadway, Milwaukee 2, Wisc.	1959	1,763,755	1,032,769	...	730,987	91,776	39,604	340,767	296,157	160,238	295,407	...	-159,488	54.1	86.7	-53.9

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policy-holders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
TRAVELERS HEALTH ASSOC.																					
1960	...	...	...						...	...	...	A 448,440	A 352,570	78.6	...	...	...	...	...	...	
1959	...	...	...						...	...	...	A 449,425	A 316,671	70.5	...	...	...	...	...	...	
TRAVELERS INSURANCE CO.				Licensed in all states, D. of C., Puerto Rico and Canada.																	
1960	295,672,750	...	295,672,750	267,231,175	28,380,043	90.4	9.6	...	19,567,828	8,448,952	43.2	A5,252,206	A2,501,511	47.6	136,184	20,181	14.8	6,694,443	3,619,603	54.1	1,2,3,4,6,11,15,16,17,18,19,20,
1959	263,083,883	...	263,083,883	235,392,004	25,385,141	89.5	9.6	.9	19,273,081	7,810,132	40.5	A4,841,873	A2,282,955	47.2	74,134	-13	...	5,939,172	2,975,448	50.1	21,22,23,24,25,26,28,29,30,31, 32,33,34,36,37,38,41,42,43,44, 45,46,47,48,49,50,51,54,56,57,58
TWENTIETH CENTURY LIFE INS. CO.				Licensed in N.C.,S.C.,Va. and Ga.																	
1960	...	...	...						...	...	...	1,537,698	508,481	33.1	...	...	...	...	...	...	
1959	...	...	...						...	...	...	1,570,016	468,189	29.8	...	...	...	...	...	...	
UNDERWRITERS AT LLOYD'S, LONDON				Licensed in Ill. only.																	
1960	1,753,470	...	1,753,470	1,768,719	U	100.9	U	U	1,956,776	2,434,656	124.4	...	...	...	...	...	...	...	...	...	
1959	2,193,770	...	2,193,770	719,490	U	32.8	U	U	864,502	1,011,954	117.1	...	...	...	...	...	...	...	...	...	
UNITED RESERVE LIFE INS. CO.				Licensed in Ind., Ohio and Pa.																	
1960	...	...	...						243	...	...	131,609	61,312	46.6	1,511	...	...	212,235	79,136	37.3	
1959	...	...	...						122	...	...	28,372	4,535	16.0	...	...	...	27,846	10,464	37.6	
UNION LABOR LIFE				Licensed in Ariz.,Calif.,Conn.,Del.,D.C.,Fla.,Ill.,Ind.,Ky.,Me.,Md.,Mass.,Mich.,Minn.,Mo.,N.H.,N.J.,N.Y.,Neb.,Nev.,Ohio,Ore.,Pa.,R.I.,Va.,Wash.,W.Va.,Wisc.																	
1960	35,605,733	1,565,817	34,039,916	31,847,232	2,541,232	93.6	7.5	-1.1	...	...	...	1,592	1,255	78.8	5,405	5,018	92.8	7,939	7,611	95.9	15,16,21,22,29,30,31,32,33,34,
1959	32,670,456	1,801,531	30,868,925	29,490,551	2,498,603	95.5	8.1	-3.6	...	...	...	2,987	734	24.6	1,309	2,108	161.0	4,057	7,383	182.0	36,37,38,39,41,42,43,44,45,46
UNION LIFE INS. CO.				Licensed in Ark.,Ala.,Ariz.,Colo.,Fla.,Ga.,Idaho,Kan.,La.,Miss.,Mo.,Nev.,N.M.,Okla.,Tenn.,Texas & Utah.																	
1960	475,854	...	475,854	296,072	13,368	62.2	2.8	35.0	34,365	4,400	12.8	...	...	...	...	...	...	63,489	31,923	50.3	
UNION LIFE INS. CO. INC.				Licensed in N.C. & Va.																	
1960	17,897	...	17,897	25,136	...	140.4	...	-40.4	2,072	...	...	850,967	332,192	39.0	...	...	...	884,197	424,260	48.0	4,5,15,18,21,22,36
1959	...	...	...						...	...	...	463,124	178,745	38.6	...	...	...	807,478	344,693	42.7	
UNION MUTUAL LIFE				Licensed in all states, Puerto Rico, Canada, D.C. except Alaska, Mont., & Wyo.																	
1960	9,951,787	429,081	9,522,706	8,710,776	1,182,228	91.5	12.4	-3.9	...	...	...	1,113,917	404,957	36.4	2,673,461	794,288	29.7	...	...	...	1,2,14,15,17,21,23,29,32,33,34,
1959	11,104,607	152,746	10,951,861	10,505,546	1,319,398	95.9	12.0	-7.9	...	...	...	1,127,532	692,135	61.4	2,497,888	681,197	27.3	...	...	...	36,37,38,39,41,42,43,44,45,46, 57
UNION NATIONAL LIFE				Licensed in Ark.,Fla.,La.,Miss.,Tenn.																	
1960	...	...	...						85,682	33,321	38.9	791,391	283,402	35.8	...	...	...	680,783	246,046	36.1	
1959	...	...	...						174,873	58,388	33.4	840,846	280,543	33.4	...	...	...	441,553	148,211	33.6	
UNION PROTECTIVE LIFE INS. CO.				Licensed in Tenn. & Mo.																	
1960	...	...	...						...	...	...	313,147	123,075	39.3	...	...	...	...	...	...	
1959	...	...	...						...	...	...	300,468	118,491	39.4	...	...	...	...	...	...	
UNION TRUST LIFE INS. CO.				Licensed in Ala.,Alaska,Ariz.,Cal.,Colo.,Fla.,Idaho,Ill.,Ind.,Ia.,La.,Md.,Mich.,Mont.,Minn.,Nev.,N.D.,N.M.,Ohio,Okla.,Pa.,S.C.,Tex.,Utah,Wash.,Mo.,W.Va.,Wisc.																	
1960	16,354	...	16,354	2,472	8,471	15.1	51.8	33.1	2,239	627	28.0	243,916	151,647	62.2	2,054	...	...	181,351	85,855	47.3	3,4,15,16,17,18,21,22,23,24,28,
1959	22,438	...	22,438	20,649	32,049	92.0	142.8	-134.9	1,890	607	32.1	70,178	27,333	38.9	1,871	...	...	199,779	111,649	55.9	39,47

† Less dividends to policyholders or earned income credit. A Health only. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
UNITED AMERICAN INSURANCE 1947 P.O. Box 810, Dallas 21, Texas	1960	2,206,239	1,204,629	...	1,001,610	366,897	135,000	2,117,315	2,072,970	684,143	1,282,768	...	106,060	33.0	60.6	5.1
	1959	1,864,838	992,093	...	872,745	322,552	59,400	1,806,446	1,673,319	397,554	1,214,420	...	61,345	23.8	67.2	3.7
UNITED AMERICAN LIFE INS. CO. 1936 1717 California St., Denver 2, Colo.	1960	16,436,979	14,852,783	234,196	1,584,196	3,405	18,038	159,087	159,972	113,471	35,349	2,979	11,151	70.9	22.2	8.8
UNITED BANKERS 1950 3200 Maple Ave.-Dallas, Texas	1960	4,587,568	3,385,945	...	1,201,623	118,133	105,190	995,131	1,032,871	715,312	264,403	...	53,157	69.3	26.6	5.1
	1959	4,486,560	3,338,103	...	1,148,456	155,873	77,227	1,014,270	1,008,718	662,003	293,317	...	53,398	65.6	28.9	5.3
UNITED BENEFIT FIRE 2565 St. Mary's Ave., Omaha 5, Nebr.	1960	7,085,695	5,460,580	...	1,625,115	25,558	15,052	100,484	116,800	95,617	U	...	U	81.9	U	U
UNITED BENEFIT LIFE 1926 3316 Farnam St., Omaha 31, Nebr.	1960	364,581,708	321,711,718	...	42,869,991	1,959,142	1,474,641	6,759,498	7,009,377	4,840,236	1,646,653	...	522,488	69.1	24.4	7.5
	1959	339,685,225	301,884,316	...	37,800,909	2,173,021	1,407,730	7,528,783	7,737,528	4,782,254	1,828,925	...	1,126,348	61.8	24.3	14.6
UNITED INS. CO. OF AMERICA 1927 1313 S. Michigan Ave., Chicago 5, Ill.	1960	126,055,696	102,320,548	...	23,735,148	9,279,333	1,594,197	50,109,866	50,086,584	19,164,269	27,148,241	...	3,774,074	38.3	54.2	7.5
	1959	113,466,117	93,802,133	...	19,663,984	9,256,051	1,451,034	49,797,352	49,739,771	19,972,514	26,554,041	...	3,213,216	40.2	53.3	6.5
UNITED L. & A. INS. CO. 1913 2 White St., Concord, N. H.	1960	47,133,977	43,530,770	548,201	3,603,207	188,778	26,018	319,967	292,172	170,345	171,980	...	-50,152	58.3	53.7	-17.2
	1959	43,827,757	40,297,504	628,268	3,530,252	160,983	19,460	244,111	223,731	111,332	116,507	...	-4,108	49.8	47.7	-1.8
UNITED PACIFIC INSURANCE 1928 P.O. Box 1216, Tacoma 1, Wash.	1960	33,882,408	24,296,408	2,286,000	9,586,000	169,306	524,777	2,372,405	2,877,731	2,559,208	403,765	...	-85,242	88.9	14.0	-2.9
	1959	30,909,121	22,272,121	2,137,000	8,637,000	674,633	545,264	3,506,597	3,515,446	3,161,863	621,489	...	-267,906	89.9	17.7	-7.6
UNITED PACIFIC LIFE INS. CO. 1956 728 St. Helens Ave., Tacoma 2, Wash.	1960	3,287,227	1,572,363	...	1,714,864	66,013	198,510	1,210,296	1,223,675	974,095	172,967	...	76,612	79.6	14.3	6.1
	1959	2,540,470	1,098,032	442,438	1,442,438	79,392	128,902	769,367	750,226	582,785	80,907	...	86,534	77.7	10.5	11.8
UNITED PUBLIC LIFE INS. CO. 1957 100 W. 10th St., Wilmington, Dela.	1960	656,461	448,596	...	207,866	13,700	...	240,834	230,554	126,533	62,380	...	41,641	54.9	25.9	18.1
UNITED STATES CASUALTY CO. 1895 60 John St., New York 38, N. Y.	1960	45,284,527	40,109,996	...	5,174,531	21,428	110,011	223,286	224,856	140,827	102,465	...	-18,437	62.6	45.9	-8.2
	1959	47,639,908	36,960,111	3,679,797	10,679,797	22,997	110,790	238,613	243,639	131,557	118,125	...	-6,043	54.0	49.5	-2.5
U.S. FIDELITY & GUARANTY CO. 1896 Calvert & Redwood St., Baltimore 3, Md.	1960	609,401,618	406,329,702	63,055,383	203,071,916	512,534	554,512	1,799,225	1,821,967	968,890	751,719	...	101,358	53.2	41.8	5.6
	1959	558,171,665	370,201,851	55,618,802	187,969,814	535,277	584,155	1,793,689	1,861,870	977,192	815,965	...	68,713	52.5	45.5	3.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
UNITED AMERICAN INSURANCE				Licensed in Ala., Ariz., Ark., Colo., Del., Fla., Ga., Idaho, Ill., Ind., Ky., La., Miss., Mo., Mont., Nev., N.M., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Texas, Utah, Va., W.Va. & Wyo.																
1960	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,072,970	684,143	33.0	2,3,4,7,8,10,15,16,17,18,19,20,
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,673,319	397,554	23.8	21,22,24,25,26,29,47.
UNITED AMERICAN LIFE INS. CO.				Licensed in Ariz., Ark., Calif., Colo., Hawaii, Idaho, Ill., Ind., Kans., Minn., Mont., Nebr., Nev., N.M., N.D., Okla., Ore., S.D., Tenn., Tex., Utah, Wash., W.Va. & Wyo.																
1960	99,663	2,979	96,684	101,349	5,694	104.8	5.9	-10.7	...	...	...	63,288	12,123	19.2	...	...	...	...	...	...	
UNITED BANKERS LIFE				Licensed in Arkansas, New Mexico & Texas.																	
1960	139,103	...	139,103	122,539	6,734	88.1	4.8	7.1	...	...	...	...	...	...	...	...	...	893,768	592,773	66.3	1,10,15,21,47.
1959	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,008,718	662,003	65.6	
UNITED BENEFIT FIRE				Licensed in Puerto Rico, D. of C., U.S. Treasury & All States, except Calif., Conn., Md., N.J., N.Y., N.C. & Penna.																	
1960	80,379	...	80,379	93,817	U	116.7	U	U	36,421	1,800	4.9	...	...	...	...	...	...	...	...	...	
UNITED BENEFIT LIFE				Licensed in All States, except N.Y., also in D.C., Canada, Canal Zone, Puerto Rico, Guam, Virgin Islands.																	
1960	...	...	...	...	...	...	...	...	4,567	6,546	143.3	3,891,181	2,518,409	64.7	73,749	56,726	76.9	3,039,881	2,258,555	74.3	1,3,7,8,10,11,15,16,18,19,20,
1959	...	...	...	...	...	...	...	...	5,128	2,951	57.5	4,217,336	2,606,594	61.8	71,541	51,759	72.3	3,443,523	2,120,951	61.6	22,24,25,29,30,31,32,33,36,37, 38,39,40,41,42,43,44,45,46,48, 49,50.
UNITED INS. CO. OF AMERICA				Licensed in D. of C., and All States, except Alaska, Conn., Mass., N.J., N.Y. & R.I.																	
1960	272,739	...	272,739	292,893	...	107.4	...	-7.4	371,257	79,835	21.5	46,461,216	17,385,322	37.4	1,461,753	689,122	47.2	1,519,620	716,697	47.2	3,5,15,16,18,19,20,21,22,24,25,
1959	267,498	...	267,498	292,422	...	108.3	...	-8.3	438,595	68,654	15.7	45,818,390	18,114,873	39.5	1,679,419	693,262	41.3	1,535,868	803,303	52.3	26,30,31.
UNITED L. & A. INS. CO.				Licensed in Calif., Conn., Del., D. of C., Fla., Ill., Ind., La., Maine, Md., Mass., Mich., Miss., N.H., N.J., N.C., Ohio, Pa., R.I., Va., Vt., Guam, Limited authority in - France, Germany, Great Britain, Iceland, Morocco, Okinawa, Portugal, Italy & Spain.																
1960	8,697	...	8,697	7,609	9,660	87.5	111.1	-98.6	...	...	...	...	...	...	283,475	162,735	57.4	...	...	...	1,57.
1959	7,243	...	7,243	4,486	1,572	61.9	21.7	16.3	...	...	...	...	...	...	216,489	106,846	49.4	...	...	...	
UNITED PACIFIC INSURANCE				Licensed in All States, of U.S., except Ala., Conn., Del., Fla., Ga., Hawaii, La., Me., Md., Mass., N.J., N.C., Pa., R.I., S.C., Vt., Va. & W. Va.																	
1960	2,877,731	...	2,877,731	2,559,208	403,765	88.9	14.0	-2.9	...	...	...	...	...	...	...	...	...	...	...	...	29,30,31,35,36,43,44,45,46,37,
1959	3,515,446	...	3,515,446	3,161,863	621,489	89.9	17.7	-7.6	...	...	...	...	...	...	...	...	...	...	...	...	38,39,41,42,48,49,51,54.
UNITED PACIFIC LIFE INS. CO.				Licensed in Calif., Idaho, Utah, Oregon & Washington.																	
1960	1,223,160	...	1,223,160	974,095	172,838	79.6	14.1	6.3	...	...	...	...	...	...	...	...	...	515	...	...	29,30,31,35,36,37,38,39,40,41,
1959	750,226	...	750,226	582,785	80,907	77.7	10.8	11.5	...	...	...	...	...	...	...	...	...	...	...	...	42,43,44,45,46,52,53,55.
UNITED PUBLIC LIFE INS. CO.				Licensed in Delaware.																	
1960	23,707	...	23,707	16,314	1,901	68.8	8.0	23.2	...	...	...	206,847	110,219	53.3	...	...	...	...	...	...	
UNITED STATES CASUALTY CO.				Licensed in All States, except Hawaii, also entered in D. of C., Puerto Rico & Virgin Islands.																	
1960	168,414	...	168,414	113,141	41,287	67.2	24.5	8.3	48,321	21,855	45.3	A 8,122	A 5,831	71.8	...	...	...	...	...	...	3,9,15,16,21,33,34,51,55.
1959	169,590	...	169,590	98,152	...	57.9	...	...	62,042	24,995	40.3	A 12,007	A 8,410	70.0	...	...	...	...	...	...	
U. S. FIDELITY GUARANTY CO.				Licensed in All States, D. of C., Canal Zone, Hong Kong, Panama, Puerto Rico, Virgin Islands, Dominion of Canada.																	
1960	977,033	...	977,033	616,054	233,681	63.1	23.9	13.0	756,854	330,452	43.7	A 88,080	A 21,845	24.8	...	539	...	...	...	...	3,9,15,16,34,51.
1959	894,510	...	894,510	630,856	230,131	70.5	25.7	3.7	869,903	324,066	37.3	A 97,182	A 19,782	20.4	275	2,488	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Health only. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENTAND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Expe. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
UNITED STATES FIRE INS. CO. 1824	1960	165,655,452	79,631,060	2,128,225	86,024,392	28,250	18,600	74,578	63,883	19,701	33,736	...	10,446	30.8	45.2	16.4
110 William St., N.Y. 38, N.Y.	1959	157,215,990	73,395,824	6,745,789	83,820,166	17,555	11,887	133,232	135,096	136,020	35,328	...	-36,252	100.7	26.5	-26.8
UNITED STATES LIFE 1850	1960	116,624,408	103,892,847	784,341	12,731,560	2,929,712	2,033,040	12,714,669	12,711,795	9,218,454	3,636,853	...	-143,513	72.5	28.6	-1.1
125 Maiden Lane, N.Y. 38, N.Y.	1959	112,004,598	101,445,439	661,501	10,559,159	2,926,838	1,940,158	13,085,591	13,024,083	9,409,456	3,807,631	...	-193,005	72.2	29.1	-1.5
UNITY FIRE & GENERAL INS. CO. 1942	1960	12,258,941	8,752,266	...	3,506,675	13,179	16,441	7,661	9,924	17,569	2,976	...	-10,621	177.0	38.8	-107.0
116 John St., N.Y. 38, N.Y.	1959	11,336,300	7,894,376	...	3,441,925	15,484	15,959	42,837	46,246	32,067	19,864	...	-5,685	69.3	46.4	-12.3
UNITY MUTUAL LIFE 1903	1960	27,837,501	25,241,482	...	2,596,020	127,613	56,745	805,413	800,860	320,431	530,167	...	-49,739	40.0	65.8	-6.2
636 S. Warren St., Syracuse, N.Y.	1959	25,796,171	23,495,485	...	2,300,686	123,060	52,854	775,744	775,043	293,810	528,733	...	-47,500	37.9	68.2	-6.1
UNIVERSAL AMERICAN LIFE INS. CO. D 1948	1960	2,977,408	1,220,199	...	1,757,249	170,970	29,885	414,864	441,231	114,984	310,763	...	15,484	26.1	74.9	3.5
98 Fairlie St.,N.W., Atlanta, Ga.	1959	2,032,603	931,334	...	1,101,269	197,337	52,700	361,262	406,817	90,052	249,121	...	67,644	22.1	69.0	16.6
UNIVERSAL L. & A. INS. 1927	1960	17,784,391	12,211,152	1,000,000	5,573,239	1,779	1,530	110,348	110,093	28,901	64,511	...	16,681	26.3	58.5	15.2
901 Ross Ave., Dallas 1, Texas																
UNIVERSAL LIFE 1923	1960	18,749,310	16,098,917	...	2,650,393	18,490	15,050	1,014,570	1,013,431	411,211	428,036	...	174,184	40.6	42.2	17.2
480 Linden Ave., Memphis, Tenn.	1959	18,973,096	15,554,101	200,000	3,418,995	17,351	16,135	854,822	853,233	392,439	439,301	...	21,492	46.9	51.4	2.5
UNIVERSE LIFE INS. CO. 1947	1960	870,431	367,784	...	502,647	16,865	28,849	308,272	298,725	126,401	46,509	...	125,815	42.3	15.1	42.1
150 N. Center St., Reno, Nev.	1959	755,449	326,798	...	428,651	7,317	37,860	243,442	237,909	127,542	32,313	...	78,054	53.6	13.3	32.8
UNIVERSITY LIFE INS. 1954	1960	702,991	170,246	...	532,744	35,048	9,180	63,197	44,393	43,881	11,792	...	-11,280	98.8	18.7	-25.4
College Sq.at Central Ct.S., Idpls.5, Ind.																
UTICA MUTUAL INS. CO. 1914	1960	82,429,089	67,135,972	2,505,931	15,293,117	14,835	217,732	712,454	712,037	525,767	U	...	U	73.8	U	U
P.O. Box 530, Utica, N.Y.	1959	75,909,139	60,694,387	2,463,251	15,214,752	14,418	205,500	645,646	645,875	436,509	92,411	...	115,955	67.6	14.5	18.0
VICTORY MUTUAL LIFE 1933	1960	7,089,260	6,658,380	849	430,880	1,507	2,107	44,326	44,884	12,369	45,047	...	-12,531	27.6	101.6	-27.9
5601 S. State St., Chicago 21, Ill.																
VIGILANT INS. CO. 1939	1960	24,446,182	8,485,308	2,823,946	15,960,874	2,277	4,753	18,521	18,948	8,288	11,275	...	-615	43.7	60.9	-3.2
90 John St., N.Y. 38, N.Y.	1959	22,625,788	7,265,612	2,493,414	15,360,175	2,704	6,571	35,410	36,282	6,918	35,801	...	-6,437	19.1	101.1	-17.7

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. D Formerly General Assurance Corp.; name changed to above March 18, 1960. U Unavailable.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written (See Code Last Page)
UNITED STATES FIRE INS. CO.				Licensed in D. of C., & all states, also Belgium,Bolivia,Egypt,Puerto Rico,Virgin Is.,Jamaica,Cuba,Granada,Bermuda,Canada,Netherlands,Rep.of Sudan, member of American Foreign Ins. Assoc.																	
1960	20,473	...	20,473	-2,090	8,444	-10.2	41.2	69.0	443	314	70.9	42,967	21,477	50.0	...	...	...	...	...	...	
1959	108,470	...	108,470	122,224	23,014	112.7	21.2	-33.9	1,336	8	.6	25,290	13,788	54.5	...	...	...	...	...	...	
UNITED STATES LIFE				Licensed in Ala.,Alaska,Ariz.,Cal.,Colo.,Conn.,Del.,D.C.,Fla.,Hawaii,Ill.,Ind.,Iowa,Kans.,La.,Me.,Md.,Mass.,Mich.,Minn.,Mo.,Mont.,Neb.,Nev.,N.H.,N.J.,N.M.,N.Y.,N.C.,Ohio,Ore., Pa.,R.I.,S.D.,S.C.,Tenn.,Va.,Vt.,Wash.,W.Va.,Wisc.,Col. of N.Borneo(Service only)Crown Col. of Hong Kong,Crown Col.of Singapore,Fed. of Malaya,Guam,B.W.I.,Japan,Lebanon, Netherlands W.I., Panama,C.Z.,P.R.,Jamaica,Guatemala,Panama,U.S. of Indonesia(Ser. only) & Philippines & U.S. of Venezuela.																	3,4,7,9,10,11,13,14,15,16,18,19, 20,21,22,23,24,27,28,29,30,31,32, 33,34,36,37,38,39,40,41,42,47,48, 49,55,58
1960	7,779,485	...	7,779,485	6,716,718	1,304,504	86.3	16.8	-3.1	213,267	49,086	23.0	2,432,061	1,242,123	51.1	669,393	432,583	64.6	1,617,588	777,944	48.1	
1959	8,005,447	...	8,005,447	6,570,212	1,208,058	82.1	15.1	2.8	259,379	126,028	48.5	2,406,707	1,393,107	57.9	592,453	240,556	40.6	1,760,097	1,079,554	61.3	
UNITY FIRE & GENERAL INS. CO.				Licensed in Calif.(qualified),Colo.,Iowa,La.,Mass."B",Mich.,Nev.,N.H.,N.J.,N.Y.,Ohio,Pa.,Tex.,W.Va.,Puerto Rico,Canada,Cuba,France,Venezuela,Spain & Netherlands.																	
1960	...	...	...	...	...	...	...	...	9,924	17,569	177.0	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	46,246	32,067	69.3	...	...	...	...	...	...	...	...	...	
UNITY MUTUAL LIFE				Licensed in Ind.,N.Y.,N.J.,Ohio,Pa.,Ill.,W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	633,355	260,675	41.2	...	...	...	167,505	59,756	35.7	4,15,16,21,22
1959	...	...	...	...	...	...	...	...	...	...	...	638,858	241,355	37.8	...	...	...	136,185	52,455	38.5	
UNIVERSAL AMER. LIFE INS. CO. D				Licensed in Ala.,Fla.,Ga.,Ky.,S.C.,Tenn.																	
1960	424,248	...	424,248	103,055	301,719	24.3	71.1	4.6	11,092	7,253	65.4	...	...	...	...	...	...	5,891	4,676	79.4	9,11,13,14,36
1959	395,357	...	395,357	80,486	246,428	20.4	62.3	17.3	3,175	717	22.6	...	...	...	...	...	...	8,285	8,849	106.8	
UNIVERSAL L. & A. INS.				Licensed in Ariz.,Ark.,Colo.,Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	39,689	15,943	40.2	...	...	...	70,404	12,958	18.4	
UNIVERSAL LIFE				Licensed in Ark.,Calif.,Kans.,La.,Miss.,Mo.,Okla.,Tenn. and Texas.																	
1960	...	...	...	...	...	...	...	...	...	...	...	872,015	336,817	38.6	...	...	...	141,416	74,395	52.6	5,15
1959	...	...	...	...	...	...	...	...	...	...	...	727,530	327,895	45.1	...	...	...	125,703	64,545	51.3	
UNIVERSE LIFE INS. CO.				Licensed in Ariz.,Colo.,Ill.,Mont.,Nev.,Utah and Wash.																	
1960	75,240	...	75,240	41,960	8,693	55.8	11.6	32.6	170,945	71,132	41.6	10,058	133	1.3	...	...	...	42,482	13,176	31.0	4,7,8,15,21,29,30,36,38,41,42,43, 44,45,46,47
1959	48,530	...	48,530	38,253	8,533	78.8	17.6	3.6	181,162	85,897	47.4	1,366	317	23.3	...	...	...	6,850	3,075	44.9	
UNIVERSITY LIFE INS.				Licensed in D. of C. and all states except Alaska,Conn.,Del.,Ga.,Hawaii,Me.,Mass.,Nev.,N.H.,N.J.,N.Y.,N.D.,Okla.,R.I.,Tex.,Vt.,W.Va., & Wisc.																	
1960	44,393	...	44,393	43,881	11,792	98.8	26.6	-25.4	...	...	...	...	...	...	...	...	...	...	...	...	
UTICA MUTUAL INS. CO.				Licensed in all states of U.S. except Mont.,N.D.,S.D.,Hawaii and Alaska.																	
1960	682,260	...	682,260	515,435	U	75.5	U	U	29,777	10,332	34.7	...	...	...	...	...	...	...	...	...	9,34
1959	617,788	...	617,788	425,182	88,740	68.8	14.4	16.8	28,087	11,327	40.3	...	...	...	...	...	...	...	...	...	
VICTORY MUTUAL LIFE				Licensed in D. of C.,Ill.,Ind.,Mich.,N.Y.,Ohio,Wisc.																	
1960	...	...	...	...	...	...	...	...	531	...	...	33,379	10,022	30.0	...	...	...	10,975	2,347	21.4	
VIGILANT INS. CO.				Licensed in D. of C., Venezuela, Columbia & all states except Alaska & Hawaii.																	
1960	...	...	...	...	...	...	...	...	18,948	8,288	43.7	...	...	...	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	36,282	6,918	19.1	...	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. D Formerly General Assurance Corp.; name changed to above March 18, 1960. U Unavailable.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
VIRGINIA MUT. BEN. LIFE INS. CO. 1933	1960	2,839,272	2,474,855	...	364,417	264	5,957	389,088	389,084	142,015	243,057	...	4,011	36.5	62.5	1.0
214 E. Clay St., Richmond, Va.	1959	2,663,971	2,335,817	...	328,154	259	4,438	391,705	391,720	135,056	260,957	...	-4,293	34.5	66.6	-1.1
VOLUNTEER STATES LIFE INS. 1903	1960	77,916,083	68,669,005	1,954,102	9,247,078	437,953	153,542	1,643,727	1,678,346	718,392	905,211	...	54,743	42.8	55.1	3.3
Vol.State Life Bldg.,Chattanooga,Tenn.	1959	74,852,314	66,213,031	1,980,593	8,639,283	472,572	132,012	1,793,137	1,736,831	589,296	1,131,659	...	15,876	33.9	63.1	.9
VULCAN LIFE & ACC. INS. 1945	1960	4,889,768	4,060,059	...	829,709	...	8,662	320,820	320,820	164,018	170,539	...	-13,737	51.1	53.2	-4.3
205 S. 32nd St., Birmingham,Ala.																
WABASH LIFE INS. CO. 1950	1960	3,410,539	2,123,508	...	1,287,031	450,738	72,823	1,602,523	1,468,885	791,539	767,182	...	89,837	53.9	47.9	6.1
2929 N.Meridian St.,Indianapolis,Ind.	1959	2,687,024	1,684,169	...	1,002,855	317,100	51,019	1,443,902	1,299,788	576,300	733,955	...	-10,456	44.3	50.8	-.8
WASHINGTON LIFE INS. 1945	1960	6,116,634	4,915,002	...	1,201,632	6,912	3,000	23,622	21,496	35,465	4,564	...	-18,533	164.9	19.3	-86.2
214 Jefferson St., Lafayette, La.	1959	4,912,435	3,771,525	...	1,140,910	4,786	4,000	26,240	24,852	38,501	4,314	...	-17,963	154.9	16.4	-72.3
WASHINGTON NATIONAL 1923	1960	302,713,588	234,226,706	8,000,000	68,486,881	8,459,011	8,598,941	48,959,966	48,781,098	29,555,034	18,205,814	...	1,020,249	60.6	37.2	2.1
1630 Chicago Ave., Evanston, Ill.	1959	285,149,180	220,631,666	8,000,000	64,517,514	8,280,142	7,678,894	45,641,970	45,758,701	27,209,004	16,415,749	...	2,133,949	59.6	36.0	4.7
WESTCHESTER FIRE INS. CO.	1960	92,596,780	42,358,504	1,344,284	50,238,277	22,567	14,877	56,146	44,832	16,293	25,153	...	3,386	36.3	44.8	7.6
110 William St., N.Y. 38, N.Y.	1959	87,675,575	38,982,875	3,746,631	48,692,700	11,253	28,282	71,082	71,763	70,310	19,576	...	-18,123	98.0	27.3	-25.3
WEST COAST LIFE 1915	1960	93,659,659	81,990,849	1,168,810	11,668,810	472,548	1,033,541	4,147,979	4,058,224	3,407,732	440,451	964	210,041	84.0	10.6	5.2
605 Market St., San Francisco, Calif.	1959	89,577,748	78,968,314	1,109,434	10,609,434	382,793	1,163,333	3,854,926	3,880,963	3,160,751	420,616	250	299,595	81.4	10.9	7.7
WESTERN CAS. & SURETY CO. 1924	1960	59,479,301	39,859,705	...	19,619,596	420,240	163,995	720,540	753,307	416,781	304,556	...	31,970	55.3	42.3	4.2
14 E. 1st St., Ft. Scott, Kan.	1959	56,116,928	37,109,813	...	19,007,115	453,008	146,930	723,112	735,420	351,187	292,830	...	91,403	47.8	40.5	11.7
WESTERN LIFE INS. CO. 1935	1960	2,662,287	2,318,385	...	343,902	7,814	4,705	69,274	69,712	38,923	41,186	...	-10,398	55.8	59.5	-14.9
7701 Clayton Rd., St.Louis(Clayton)Mo.																
WESTERN LIFE INS. CO.	1960	102,746,702	91,725,197	1,021,505	11,021,505	78,735	274,660	1,116,799	1,064,703	985,289	493,613	500	-414,200	92.6	44.2	-38.9
600 Park Ave., Helena, Mont.																
WESTERN MUT. LIFE & CAS. CO. 1943	1960	757,858	679,531	4,775	78,327	62,361	...	141,406	125,455	53,359	87,440	...	-15,344	42.5	61.8	-12.2
915 Main St., Rapid City, S.D.																

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expenses Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written (See Code Last Page)
VIRGINIA MUT. & BEN. LIFE INS.				Licensed in Va. and D. of C.																	
1960	6,570	...	6,570	5,477	2,000	83.4	30.4	-13.8	...	...	...	A 169,079	81,391	48.1	...	...	...	213,435	55,147	25.8	5,15,21,29
1959	6,505	...	6,505	4,317	2,283	66.4	35.1	1.5	...	...	...	A 166,923	79,477	47.6	...	...	...	218,292	51,262	23.5	
VOLUNTEER STATES LIFE INS. CO.				Licensed in all states except Alaska,Colo.,Conn.,Ia.,Me.,Mass.,Minn.,Mont.,N.H.,N.J.,N.Y.,R.I.,S.D.,Vt.,W.Va.																	
1960	1,678,346	...	1,678,346	718,392	905,211	42.8	53.9	3.3	...	...	...	...	...	...	...	...	...	...	...	...	13
1959	1,736,831	...	1,736,831	589,296	1,131,659	33.9	65.2	-.9	...	...	...	...	...	...	...	...	...	...	...	...	
VULCAN LIFE & ACC. INS.				Licensed in Ala.,Ark.,Fla.,Ga.,La.,S.C. and Tenn.																	
1960	54,878	...	54,878	50,469	5,310	92.0	9.7	-1.7	...	...	...	265,942	113,549	42.7	...	...	...	...	...	...	
WABASH LIFE INS. CO.				Licensed in Ala.,Ariz.,Ark.,Colo.,Fla.,Ga.,Ida.,Ind.,Ky.,La.,Miss.,Mont.,Nev.,N.M.,Okla.,Ore.,S.C.,Utah,Va.,Wash.,Wyo.																	
1960	...	...	...	...	...	...	...	...	166,330	144,776	87.0	252,389	129,353	51.3	556	...	...	1,049,610	517,410	49.3	1,4,10,15,16,18,19,20,21,22,24,
1959	...	...	...	...	...	...	...	...	99,520	37,695	37.9	204,780	95,003	46.4	556	...	...	994,942	443,602	44.6	25,26
WASHINGTON LIFE INS.				Licensed in Ala.,Ark.,Ga.,La.,Tenn.																	
1960	21,496	...	21,496	35,465	4,564	164.9	21.2	-86.1	...	...	...	...	...	...	...	...	...	...	...	...	
1959	24,852	...	24,852	38,501	4,314	154.9	17.4	-72.3	...	...	...	...	...	...	...	...	...	...	...	...	
WASHINGTON NATIONAL				Licensed in all states, D. of C. except Alaska,Hawaii,N.Y., also Dom. of Can.,Prov. of Alta. and Ont.																	
1960	20,190,957	...	20,190,957	16,267,935	3,847,585	80.6	19.1	.4	9,165,293	4,109,564	44.8	16,998,115	7,977,501	47.0	620,981	346,259	55.8	1,805,751	853,775	47.3	1,3,4,5,6,7,8,11,12,15,17,18,21,
1959	18,038,742	...	18,038,742	14,173,785	3,473,606	78.6	19.3	2.2	8,673,567	3,760,534	43.4	16,735,602	8,119,537	48.5	573,760	258,245	45.0	1,737,030	896,903	51.6	23,24,29,30,31,32,33,36,38,41, 42,43,44,45,46,47,56,57,58
WESTCHESTER FIRE INS. CO.				Licensed in D. of C.,Australia,Belgium,Canada,Cuba,Germany,The Netherlands & all states of U.S. except Alaska. Member of A.F.I.A.																	
1960	10,237	...	10,237	-1,045	4,222	-10.2	41.2	69.0	221	157	71.0	34,374	17,181	50.0	...	...	...	...	...	...	
1959	54,235	...	54,235	61,112	11,463	112.7	21.1	-33.8	668	5	.7	16,860	9,193	54.5	...	...	...	...	...	...	
WEST COAST LIFE				Licensed in Alaska,Ariz.,Cal.,Colo.,Hawaii,Ida.,Mont.,Nev.,N.M.,Ore.,Utah.,Wash. & Wyo.																	
1960	3,632,015	...	3,632,015	3,237,114	249,550	89.1	6.9	4.0	...	...	...	169,519	52,110	30.7	32,049	16,506	51.5	224,641	102,001	45.4	2,3,4,15,17,21,23,29,30,31,33,
1959	3,457,318	...	3,457,318	2,982,948	222,507	86.3	6.4	7.3	...	...	...	164,540	55,440	33.7	24,348	12,299	50.5	234,757	110,064	46.9	36,37,38,41,42,43,44,45,46,47, 55,57,58
WESTERN CAS. & SURETY CO.				Licensed in all states & U.S. Treas.,except Alaska,Conn.,Del.,D. of C.,Hawaii,Me.,Mass.,N.H.,N.Y.,N.C.,Pa.,R.I.,Vt.,W.Va.																	
1960	...	...	...	...	...	...	...	...	...	...	...	597,573	336,045	56.2	...	...	...	155,734	80,736	51.8	3,7,8,9,10,15,16,21,22,28,29,
1959	...	...	...	...	...	...	...	...	...	...	...	578,525	274,550	47.5	...	...	...	156,895	76,637	48.8	35,47,48,51,56,57
WESTERN LIFE INS. CO.				Licensed in Ark., Ill., & Mo.																	
1960	28,268	...	28,268	19,443	9,577	68.8	33.9	-2.7	...	...	...	...	...	...	...	...	...	41,444	19,481	47.0	
WESTERN LIFE INS. CO.				Licensed in All States except, Ark.,Conn.,Ill.,Mo.,N.J.,N.Y., & D. of C.																	
1960	975,365	500	974,865	957,208	337,249	98.2	34.6	-32.8	9,027	4,203	46.6	17,008	2,935	17.3	21,213	5,728	27.0	42,089	15,217	36.2	
WESTERN MUTUAL LIFE & CAS. CO.				Licensed in S.D. only.																	
1960	...	...	...	...	...	...	...	...	47,301	29,817	63.0	17,555	7,558	43.1	35,288	4,006	11.4	25,311	11,928	47.1	

† Less dividends to policyholders or earned income credit. A Sick benefits.

FINANCIAL EXHIBIT / ACCIDENT AND HEALTH OPERATIONS ONLY / RATIOS

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities Except Capital	Voluntary Contingency & Special Reserves	Surplus to Policyholders*	Unearned Premium Reserve	Reserve for Losses	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Dividends to Policyholders §	Net Gain from Operations after Div. to Policyholders §	Losses Incurred to Prems. Earned	Total Exps. to Prems. Written	Und. Profit Before Divi. to Prems. Earned
WESTERN PACIFIC INSURANCE CO. 1950	1960	3,369,211	2,406,266	1,666	962,946	897	1,000	33,413	32,655	14,641	12,829	...	5,185	44.8	38.4	15.9
7107 Woodlawn Ave., Seattle, Wash.	1959	3,140,153	2,210,023	43,849	930,129	138	2,000	26,659	27,420	12,980	12,895	...	1,545	47.3	48.4	5.7
WESTERN & SOUTHERN LIFE, THE 1888	1960	1,059,177,854	985,031,159	...	74,146,695	861,730	444,095	5,386,747	5,431,579	2,705,911	4,534,937	12,899	-1,809,269	49.8	84.2	-33.1
400 Broadway, Cincinnati, 1, Ohio	1959	1,000,963,478	933,990,513	1,000,000	66,972,965	906,562	385,194	4,877,603	4,870,607	2,533,204	4,683,597	4,331	-2,346,194	52.0	96.0	-48.0
WESTLAND LIFE 1928	1960	2,178,459	1,776,859	...	401,601	707,707	560,392	3,943,267	3,904,043	1,758,857	2,114,748	...	30,438	45.1	53.6	.8
1255 Post St., San Francisco, Calif.	1959	2,030,698	1,630,475	...	400,223	668,484	516,073	3,770,356	3,719,054	1,623,360	2,143,102	...	-47,408	43.6	56.8	-1.3
WILSON NATIONAL 1933	1960	706,026	527,783	16,767	178,243	24,688	26,236	720,910	713,958	303,014	419,585	...	-8,641	42.4	58.2	-1.2
17 W. Desota St., Lake City, Florida	1959	647,228	469,205	19,692	178,023	17,736	19,990	607,731	603,303	195,548	389,760	...	17,995	32.4	64.6	3.0
WINSTON MUTUAL LIFE 1906	1960	3,773,966	3,091,803	232,163	682,163	2,976	2,586	274,382	273,679	118,066	139,137	...	16,476	43.1	50.7	6.0
P.O. Box 998-Winston-Salem, No.Car.	1959	3,650,174	3,107,226	182,947	542,947	2,273	1,112	207,404	206,864	85,539	123,015	...	-1,690	41.4	59.3	-.8
WISCONSIN NATIONAL LIFE 1908	1960	41,100,222	36,157,487	475,000	4,942,735	264,155	36,468	966,144	945,738	395,830	578,171	...	-28,263	41.9	59.8	-3.0
220-222 Washington Ave., Oshkosh, Wisc.	1959	38,710,317	34,035,586	450,000	4,674,731	243,750	20,374	862,203	844,597	353,993	502,199	...	-11,594	41.9	58.2	-1.4
WOLVERINE INSURANCE COMPANY 1927	1960	25,554,185	20,621,952	...	4,932,233	25,629	14,647	94,199	87,866	46,048	63,865	...	-22,047	52.4	67.8	-25.1
Wolverine Fed.Tower, Battle Creek, Mich.	1959	24,172,454	19,671,353	...	4,501,100	19,298	5,735	-218,508	461,706	369,330	-81,275	...	173,651	80.0	-37.2	37.6
WOODMEN ACCIDENT & LIFE 1890	1960	35,659,111	28,736,507	500,000	6,922,604	2,258,241	713,345	10,705,506	10,416,543	5,944,967	4,250,925	2,683	220,661	57.1	39.7	2.1
P.O. Box 817, Lincoln 1, Nebr.	1959	31,655,442	25,378,996	500,000	6,276,446	1,969,288	615,762	9,677,942	9,499,064	5,306,219	3,901,291	3,106	291,554	55.9	40.3	3.1
WORLD INSURANCE COMPANY 1903	1960	35,384,413	31,848,625	...	3,535,789	3,769,586	2,079,741	11,538,276	11,169,766	5,544,208	5,354,229	...	271,330	49.6	46.4	2.4
203 S.18th St., Omaha, Nebr.	1959	31,305,859	28,529,937	...	2,775,922	3,401,076	2,194,525	11,630,612	11,284,557	5,709,113	5,308,237	...	267,207	50.6	47.0	2.4
WORLD MUTUAL H. & A. INS. 1920	1960	338,150	261,683	...	76,867	205,712	34,987	905,794	757,012	201,524	589,672	...	-34,184	26.6	65.1	-4.5
132 Allendale Rd., King of Prussia, Pa.	1959	139,828	97,761	...	42,067	56,930	29,571	353,737	327,438	97,046	227,958	...	2,424	29.6	64.4	.7
ZURICH INSURANCE COMPANY 1872	1960	162,224,268	108,745,066	...	53,479,202	B 1,573,856	B 4,971,805	B 16,995,209	B 16,994,871	B 13,368,227	B 4,015,272	...	B -388,628	78.7	23.6	-2.3
135 S. LaSalle St., Chicago 3, Ill.	1959	151,622,603	104,201,378	...	47,421,225	B 1,573,519	B 4,417,600	B 15,769,608	B 15,493,841	B 11,996,791	B 3,297,201	...	B 199,849	77.4	20.9	1.3
ZURICH LIFE 1947	1960	1,992,498	363,575	118,189	1,628,923	18,386	10,248	51,233	32,925	13,410	9,221	...	10,294	40.7	18.0	31.3
135 S.LaSalle St., Chicago 3, Ill.	1959	1,739,801	200,301	187,202	1,539,499	78	1,255	5,767	5,765	2,821	1,557	...	1,387	48.9	27.0	24.1

*Includes Voluntary, Contingency and Special Reserves, if any. † Less dividends to policyholders or earned income credit. § Accident and health business only. B Combined figures of Zurich American Insurance Company.

CLASSIFICATION OF BUSINESS

Year Ending Dec. 31	GROUP ACCIDENT & HEALTH: Premiums Earned	Dividends to Policyholders	Premiums Earned Less Dividends	Losses Incurred	Total Expenses Incurred Inc. Adj. Expenses	Ratio to Premiums Earned Less Dividend: Losses Incurred	Expense Incurred	Profit	ACCIDENT ONLY: Premiums Earned †	Losses Incurred	Ratio	ACCIDENT & HEALTH: Premiums Earned †	Losses Incurred	Ratio	NON-CANCELLABLE A.&H.: Premiums Earned †	Losses Incurred	Ratio	HOSPITAL & MEDICAL: Premiums Earned †	Losses Incurred	Ratio	Classes of Acc. & Health Policies Written See Code Last Page
WESTERN PACIFIC INSURANCE COMPANY	Licensed in Alaska, Ariz., Colo., Idaho, Mont., Nev., Oregon, Utah, Wash. & Wyo.																				
1960	32,655	...	32,655	14,641	12,829	44.8	39.3	15.9	...	...	...	...	...	...	...	...	...	...	...	...	
1959	27,420	...	27,420	12,980	12,895	47.3	47.0	5.7	...	...	...	...	...	...	...	...	...	...	...	...	
WESTERN & SOUTHERN LIFE THE	Licensed in All States, except Conn., Maine, Mass., N.H., N.J., N.Y., R.I., Vermont.																				
1960	891,944	12,183	879,761	1,459,825	455,748	165.9	51.8	-117.7	2,074,716	443,850	21.4	971,484	386,990	39.8	37,046	19,013	51.3	1,468,572	396,233	27.0	3,4,5,15,16,17.
1959	958,674	...	958,674	1,576,324	466,559	...	...	...	1,863,257	300,774	16.1	897,577	354,895	39.5	43,888	20,101	45.8	1,107,680	281,110	25.4	
WESTLAND LIFE	Licensed in Ariz., Ala., Calif., Fla., Ga., Idaho, Nev., Oregon, S.C., Texas, Utah, Wash.																				
1960	4,669	...	4,669	4,574	665	98.0	14.2	-12.2	70,022	35,180	50.2	324,649	202,082	62.2	...	...	...	3,504,703	1,517,022	43.3	35,47,48,51,56,57
1959	...	...	...	...	...	...	...	...	66,167	44,699	67.6	334,186	202,548	60.6	...	...	...	3,318,702	1,376,113	41.5	3,4,7,8,9,10,15,16,21,22,28,29.
WILSON NATIONAL	Licensed in Florida.																				
1960	255,240	...	255,240	115,410	149,993	45.2	58.8	-4.0	9,710	...	...	19,634	8,255	42.0	44,979	18,760	41.7	384,395	160,589	41.8	1,2,3,4,5,7,8,9,10,13,14,15,16,
1959	152,820	...	152,820	57,693	66,141	37.8	43.3	18.9	7,041	...	...	30,460	3,934	12.9	45,019	13,924	30.9	367,963	119,997	32.6	18,19,20,21,22,23,24,25,26,28. 29,30,31,36,38,39,44,47.
WINSTON MUTUAL LIFE	Licensed in N. C.																				
1960	...	...	...	...	...	...	...	...	...	...	...	177,738	93,137	52.4	...	...	...	95,941	24,929	26.0	5.
1959	...	...	...	...	...	...	...	...	...	...	...	182,298	80,775	44.3	...	...	...	24,565	4,764	19.4	
WISCONSIN NATIONAL LIFE	Licensed in Ill., Ind., Iowa, Ky, Mich., Minn., Nebr., S.D., N.D., Ohio, Wisc.																				
1960	16,700	...	16,700	17,128	668	102.6	4.0	-6.6	45,304	12,575	27.8	321,200	142,518	44.4	134,372	54,891	40.9	428,163	168,718	39.4	2,3,7,8,10,15,16,17,20,21,22,23,
1959	10,946	...	10,946	9,877	3,124	90.2	28.5	-18.8	45,701	11,674	25.5	319,665	120,715	37.8	18,216	9,524	52.3	450,070	202,202	44.9	26,57,58.
WOLVERINE INSURANCE COMPANY	Licensed in All States, except Hawaii, Mass., N.H., N.J., N.Y., Pa., R.I., Vt., Wisc.																				
1960	425	...	425	...	240	...	56.5	43.5	6,060	1,475	24.3	7,350	5,423	73.8	...	...	...	74,031	39,150	52.9	
1959	398,195	...	398,195	342,204	-141,193	85.9	-35.5	49.5	5,938	445	7.5	17,585	2,321	13.2	...	...	...	39,988	24,360	60.9	
WOODMEN ACCIDENT & LIFE	Licensed in Ariz., Ark., Calif., Colo., Hawaii, Idaho, Ill., Ind., Iowa, Kans., Ky., Mich., Minn., Mo., Mont., Neb., N.M., N.D., Ohio, Okla., Ore., S.D., Texas, Utah, Wash., W.Va., Wisc., Wyo.																				
1960	2,541,196	...	2,541,196	1,856,972	583,707	73.1	23.0	3.9	966,690	416,742	43.1	2,267,851	1,136,038	50.1	509,145	179,399	35.1	4,131,671	2,355,817	57.0	1,2,3,4,7,8,10,11,14,15,16,17,
1959	2,027,032	...	2,027,032	1,465,270	472,386	72.3	23.3	4.4	1,007,678	478,848	47.5	2,219,262	1,044,817	47.1	150,022	35,623	23.7	4,095,070	2,281,662	55.7	18,19,21,22,23,27,28,29,30,35, 36,37,38,40,42,44,46,47,48,49, 51,56,57,58.
WORLD INSURANCE COMPANY	Licensed in All States, and D.C., except Mass., N.J., N.Y., Wisc.																				
1960	332,985	...	332,985	263,657	56,359	79.2	16.9	3.9	32,019	28,599	89.3	8,417,914	3,857,530	45.8	789,339	437,056	55.4	1,597,510	957,365	59.9	26,29,36,38,40,42,47,55,56,57,
1959	345,686	...	345,686	276,685	59,763	80.0	17.3	2.7	33,321	16,467	49.4	8,555,053	3,998,159	46.7	656,346	354,321	54.0	1,694,151	1,063,481	62.8	1,3,4,9,10,13,15,16,17,20,21, 22.
WORLD MUTUAL H. & A. INSURANCE	Licensed in Pa. only.																				
1960	...	...	...	...	...	...	...	...	13,243	10,747	81.2	743,769	190,777	25.7	...	...	...	...	...	...	
1959	...	...	...	...	...	...	...	...	...	...	...	A 327,428	A 97,046	A29.6	...	...	...	...	...	...	
ZURICH INSURANCE COMPANY	Licensed in D. of C. & All States.																				
1960B	16,409,136	...	16,409,136	13,033,210	3,569,097	79.4	21.7	-1.1	78,243	68,094	87.0	110,402	31,831	28.8	...	...	...	397,090	235,092	59.2	
1959B	15,099,657	...	15,099,657	11,829,071	2,964,249	78.3	19.7	2.0	51,883	2,249	4.3	75,041	22,285	29.7	...	...	...	267,260	143,186	53.6	
ZURICH LIFE	Licensed in All States, D.C., except Alaska, Ala., Ark., Fla., Hawaii, Idaho, Mont., N.C., Oregon, Utah, Wash., Wyoming.																				
1960	32,925	...	32,925	13,410	9,221	40.7	28.0	31.3	...	...	...	...	...	...	...	...	...	...	...	...	
1959	5,765	...	5,765	2,821	1,557	48.9	27.0	24.1	...	...	...	...	...	...	...	...	...	...	...	...	

† Less dividends to policyholders or earned income credit. A Includes Accident only business. B Combined figures of Zurich American Insurance Company.

ADDITIONAL COMPANIES WRITING ACCIDENT AND HEALTH INSURANCE

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities	Capital Surplus & Special Reserves	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Incl. Adj. Expenses
ADMIRAL LIFE INS. 401 W. Adams, Phoenix, Ariz.	1960	158,937	119,281	39,656	44,109	44,109	7,990	8,372
	1959							
AGRICULTURAL INS. CO. 1863 215 Washington St., Watertown, N.Y.	1960	51,437,887	31,986,248	19,451,639	2,235	1,798	1,128	528
	1959	52,599,288	30,563,191	22,036,097	2,096	2,112	439	340
ALABAMA NAT'L. LIFE 1955 Realty Bldg., Bessemer, Ala.	1960	670,521	342,401	328,120	238,274	222,254	125,542	82,062
	1959	574,266	233,862	340,404	220,682	224,670	102,558	83,782
AMERICAN AUTO INS. CO. 1911 15 Washington St., Newark, N.J.	1960	114,101,898	63,285,108	50,816,790	See The American Insur. Co. See The American Insur. Co.			
	1959	108,559,373	62,353,441	46,205,932				
AMERICAN CENTRAL INS. 1853 1 Park Ave., N.Y. 16, N.Y.	1960	22,965,739	13,554,088	9,411,651	See Commercial Union Assurance Co. See Commercial Union Assurance Co.			
	1959	21,881,829	12,498,184	9,383,645				
AMERICAN FINANCIAL LIFE 1956 1105 Hamilton, Allentown, Pa.	1960	254,785	51,636	203,149	702	702	351	31
	1959	231,819	3,759	228,061	7,219	7,219	2,077	23
AMERICAN FIRE & CASUALTY 1906 P.O. Box 2753, Orlando, Fla.	1960	12,964,436	9,839,880	3,124,556	2,082	2,087	1,302	-331
	1959							
AMERICAN & FOREIGN INS. 1896 150 William St., New York, N.Y.	1960	29,323,066	17,793,172	11,529,894	See Royal Ins. Co., Ltd. See Royal Ins. Co., Ltd.			
	1959	28,644,849	17,217,102	11,427,748				
AMERICAN GUAR. LIAB. INS. 1939 135 S. LaSalle St., Chicago, Ill.	1960	22,650,594	14,579,813	8,070,781	See Zurich Ins. Co. See Zurich Ins. Co.			
	1959	21,640,738	13,983,664	7,657,074				
AMERICAN HOME MUT. LIFE 1941 Washington, D.C.	1960	2,059,381	1,645,392	413,989	487,414	488,338	166,269	324,531
	1959	1,976,528	1,588,097	388,431	484,961	485,303	176,792	319,255
AMERICAN INDEPENDENT REINS. 1952 P.O. Box 2753, Orlando, Fla.	1960	7,070,675	3,481,597	3,589,078	10,399	10,644	4,949	2,859
	1959							
AMERICAN INVESTMENT LIFE 1957 P.O. Box 2482, Houston 1, Texas	1960	4,088,295	1,818,980	2,269,315	80,779	606	4,130	35,083
	1959							
AMERICAN LIFE INS. CO. 1931 Amer. Life Bldg., Birmingham, Ala.	1960	29,784,532	21,015,007	8,769,525	14,216	14,216	14,213	...
	1959							
AMERICAN LIFE INS. 1921 Wilmington, Del.	1960	17,582,456	14,895,457	2,686,999	116,794	115,336	73,066	14,771
	1959	12,326,221	10,293,314	2,032,907	79,744	79,744	54,548	9,257
AMERICAN NAT'L. FIRE INS. 1947 99 John St., N.Y. 38, N.Y.	1960	13,305,769	5,318,470	7,987,299	See Great American Ins. Co. See Great American Ins. Co.			
	1959	13,275,615	5,427,913	7,847,703				
AMERICAN PROGRESSIVE HEALTH 1945 20 E. First St., Mt. Vernon, N.Y.	1960	2,922,473	1,528,652	1,383,821	3,978,582	4,145,912	2,106,018	1,970,734
	1959	3,055,079	1,834,822	1,220,257	4,489,463	5,331,058	2,907,250	2,355,808
AMERICAN SECURITY 1938 1221 Peachtree St., N.E., Atl., Ga.	1960	14,440,963	12,141,000	2,299,963	327,325	219,666	63,783	U
	1959	13,569,268	11,617,338	1,951,930	203,048	159,340	59,413	113,774
AMERICAN STATES INS. 1929 542 N. Meridian St., Ind., Ind.	1960	46,303,052	31,322,902	14,980,151	45,478	45,478	35,668	...
	1959	44,178,550	30,178,550	14,000,000	43,718	43,718	40,219	...
AMERICAN STATES LIFE INS. 1957 542 N. Meridian St., Ind., Ind.	1960	2,238,109	590,215	1,647,893	969	939	179	273
	1959							
AMERICAN TRUST LIFE INS. 1953 2000 Harrison ST., Wich. Falls, Texas	1960	2,971,155	2,263,061	708,094	4,210	4,360	582	600
	1959	2,585,763	1,856,947	728,817	3,050	2,450	794	548
AMERICAN UNION INS. 1923 75 Elm St., Hartford, Conn.	1960	10,805,550	6,048,218	4,757,332	See Scottish Union & Nat'l. Ins. Co. See Scottish Union & Nat'l. Ins. Co.			
	1959	9,794,003	4,653,340	5,140,664				
AMERICAN UNIVERSAL 1916 144 Wayland Ave., Providence, R.I.	1960	14,866,403	12,442,165	2,424,238	133,450	134,879	107,621	30,976
	1959	13,928,181	11,751,921	2,176,260	98,597	100,065	55,062	20,851
AMICABLE LIFE INS. CO. 1909 Amicable Life Bldg., Waco, Texas	1960	62,296,959	57,912,620	4,384,339	9,583	9,033	6,801	17,126
	1959							
ARBOR MUTUAL LIAB. 1920 23 Commonwealth Ave, C.H. 67, Mass.	1960	3,228,367	1,472,510	1,755,857	129,100	129,100	123,254	U
	1959	3,047,327	1,460,058	1,587,269	10,000	10,000	9,885	200
ASSOCIATED INDEM. CORP. 1922 15 Washington St., Newark 1, N.J.	1960	29,018,854	15,904,123	13,114,732	See The American Insur. Co. See The American Insur. Co.			
	1959	27,728,802	15,595,667	12,133,135				
ATLANTIC COAST LIFE INS. 1925 149 Wentworth St., Charleston, S.C.	1960	8,720,187	8,368,937	351,251	1,173,258	1,173,715	471,777	695,169
	1959	8,116,820	7,825,205	291,614	1,036,313	1,036,313	355,236	609,855
ATLANTIC NATIONAL LIFE INS. 1955 P.O. Box 3197, Montgomery 9, Ala.	1960	1,598,859	1,130,477	468,383	9,975	9,257	6,459	6,864
	1959							
ATLANTIC & PACIFIC INS. 1954 2801 E. Colfax Ave., Denver, Colo.	1960	360,267	193,748	166,519	53,509	56,617	20,388	30,476
	1959	322,560	164,698	157,863	62,349	59,895	30,206	34,518
AUBURN INS. CO. 1945 P.O. Box 2547, Baton Rouge, La.	1960	3,381,567	2,242,789	1,138,779	182,606	103,583	41,515	U
	1959							
AUDUBON LIFE INS. 1954 1755 Florida St., Baton Rouge, La.	1960	647,160	336,201	310,959	107,277	103,583	41,515	-38,674
	1959	604,871	293,339	311,533	111,396	91,735	28,259	-42,263
BANKERS & SHIPPERS INS. 1918 12 Gold St., N.Y. 38, N.Y.	1960	28,409,640	18,215,202	10,194,438	See Pacific Ins. Co. See Pacific Ins. Co.			
	1959	28,210,805	17,128,314	11,082,490				
BEACON LIFE INS. 1957 P.O. Box 12487, Tucson, Ariz.	1960	214,634	54,282	160,352	654	1,114	609	...
	1959							
BEACON MUTUAL IND. 1931 Box 537 Main P.O., Columbus, Ohio	1960	5,934,434	4,284,055	1,650,349	286,204	289,981	143,732	U
	1959	5,830,440	4,458,735	1,371,705	302,228	303,574	154,452	140,845
BENEFICIAL LIFE INS. 1905 47 W. Temple St., Salt Lake City, Utah	1960	104,589,345	94,118,698	10,470,647	4,185	4,185	4,055	26
	1959							
BITUMINOUS CASUALTY CORP. 1928 320-18th St., Rock Island, Ill.	1960	63,486,167	49,896,029	13,590,138	20,801	20,850	5,999	8,366
	1959	58,163,054	45,249,282	12,913,773	22,047	22,731	10,808	8,677
BOOKER T. WASHINGTON INS. 1931 P.O. Box 2621, Birmingham, Ala.	1960	3,866,536	3,059,003	807,533	12,699	12,699	7,071	...
	1959							
BRITISH AMERICA ASSUR. 1833 110 William St., N.Y. 38, N.Y.	1960	8,276,882	3,816,918	4,459,964	867	991	-83	405
	1959	7,834,438	3,588,600	4,245,838	5,042	5,201	5,791	1,117
BRITISH & FOREIGN MARINE INS. 1863 150 William St., N.Y. 38, N.Y.	1960	18,746,833	11,315,987	7,430,845	See Royal Ins. Co., Ltd. See Royal Ins. Co., Ltd.			
	1959	18,315,849	10,945,367	7,370,482				
CALIFORNIA INS. CO. 1864 1 Park Ave., N.Y. 16, N.Y.	1960	13,208,351	7,941,552	5,266,799	See Commercial Union Assurance Co. See Commercial Union Assurance Co.			
	1959	12,529,838	7,442,392	5,087,447				
CAMDEN FIRE INS. ASSOC. 1841 5th & Federal Sts., Camden 1, N.J.	1960	51,785,272	29,280,118	22,505,154	4,232	3,612	1,785	U
	1959	49,503,050	28,184,085	21,318,245	3,458	3,710	1,320	904
CAPITOL LIFE INS. OF TENN. 1955 601 Stahlman Bldg., Nashville, Tenn.	1960	871,406	98,706	772,699	1,213	1,213	1,206	279
	1959	937,210	49,809	887,400	347	347	280	...
CAROLINA LIFE INS. CO. 1501 Lady St., Columbia, S.C.	1960	54,235,538	50,991,808	3,243,731	2,077	2,029	1,053	496
	1959	49,977,326	47,053,862	2,923,464	2,059	2,008	526	541
CENTENNIAL INS. CO. 1941 P.O. Box 6, Wall St., Sta., N.Y. 5, N.Y.	1960	24,688,911	17,020,953	7,667,958	See Atlantic Mutual Ins. Co. See Atlantic Mutual Ins. Co.			
	1959	23,563,799	16,548,100	7,015,699				
CENTRAL CASUALTY 1947 208 S. LaSalle St., Chicago 4, Ill.	1960	2,066,122	1,220,179	845,943	301,773	301,773	10,045	U
	1959							
CENTRAL SECURITY LIFE 1955 1418 W. Rosedale, Fort Worth, Texas	1960	564,947	224,896	340,051	70,904	72,286	56,524	28,656
	1959	529,491	138,119	391,372	88,997	89,650	67,508	30,199
CENTRAL SURETY & INS. CO. 1926 1 Park Ave., New York 16, N.Y.	1960	23,754,676	14,676,152	9,078,523	See North British & Mercantile Ins. See North British & Mercantile Ins.			
	1959	24,304,501	15,438,538	8,865,963				
CHESAPEAKE LIFE INS. 1956 611 St. Paul St., Baltimore, Md.	1960	1,015,629	324,130	691,498	2,989	2,989	...	2,583
	1959	915,741	199,215	716,526	3,302	3,302	...	2,971
CHURCH LIFE INS. CORP. 1922 20 Exchange Place, N.Y., N.Y.	1960	15,461,156	13,695,691	1,765,465	4,422	4,398	2,853	14,633
	1959							
CINCINNATI INS. CO. 1950 2934 Central Pky., Cinn. 25, Ohio	1960	3,867,528	2,399,847	1,467,681	1,576	1,576	60	895
	1959							
CITIZENS LIFE INS. CO. 1957 Citizens Bldg., Georgetown, Del.	1960	313,300	65,086	248,214	12,911	15,292	4,132	1,765
	1959							
CITIZENS NATIONAL LIFE 1947 2859 N. Meridian St., Ind. 7., Ind.	1960	4,830,477	3,852,671	977,806	4,730	4,484	652	2,014
	1959							
CITIZENS STANDARD LIFE 1953 1305 N. Shoreline Blvd. Cor. Chr., Tex	1960	2,862,411	2,008,987	853,423	6,242	10,107	1,453	5,522
	1959							
COLUMBIA CASUALTY CO. 1920 1 Park Ave., N.Y. 16, N.Y.	1960	26,482,952	16,942,614	9,540,338	See Commercial Union Assurance Co. See Commercial Union Assurance Co.			
	1959	24,883,809	15,894,411	8,989,398				
COMMERCIAL & INDUSTRIAL LIFE 1947 C&I. Life Bldg., Houston 2, Texas	1960	15,187,391	8,699,109	6,488,282	5,655	5,412	3,514	1,285
	1959	13,973,615	7,519,351	6,454,263	4,527	3,686	3,911	2,822
COMMERCIAL INS. CO. 1909 10 Park Place, Newark, N.J.	1960	54,656,748	40,502,281	14,154,466	See Continental Insur. Co. See Continental Insur. Co.			
	1959	55,516,483	40,149,293	15,367,190				
COMMERCIAL UNION CO. OF N.Y. 1959 1 Park Ave., N.Y. 16, N.Y.	1960	15,929,824	9,036,061	6,893,764	See Commercial Union Assurance Co.			
	1959							
COMMONWEALTH INS. 1886 1 Park Ave., New York 16, N.Y.	1960	17,028,925	8,435,327	8,593,599	See North British & Mercantile Ins. See North British & Mercantile Ins.			
	1959	17,117,289	8,861,214	8,256,075				
CONFEDERATE ACC. & HEALTH 1959 Walnut Shop. Ctr., Rocky Mount, N.C.	1960	260,909	159,309	101,600	404,562	432,134	119,456	259,743
	1959							
CONNECTICUT FIRE INS. 1850 61 Woodland St., Hartford, Conn.	1960	81,797,177	29,319,612	52,477,565	See Phoenix Hartford Ins. Co. See Phoenix Hartford Ins. Co.			
	1959	80,171,924	29,294,810	50,877,114				
CONNECTICUT INDEM. CO. 1917 175 Whitney Ave., New Haven, Conn.	1960	16,742,329	10,969,292	5,773,037	See Security Ins. - Conn. Co. See Security Ins. - Conn. Co.			
	1959	15,673,505	10,602,030	5,071,475				
CONSOLIDATED INS. 1955 Consolidated Bldg., Ind., Ind.	1960	2,333,587	869,523	1,464,064	672	548	20	138
	1959							
CONSUMERS & DISTRIBUTORS EXCH. 1947 345 Grone St., San Fran., Calif.	1960	509,523	374,423	135,100	17,973	18,095	12,588	12,795
	1959	511,372	401,516	109,856	19,921	19,895	10,222	10,665
CONSUMERS LIFE INS. 1955 125 Bay St., Easton, Md.	1960	1,152,008	163,638	988,370	841	814	...	459
	1959							
CONTINENTAL EQUITY LIFE 1955 700 Mac Arthur Dr., Alexandria, La.	1960	751,508	464,688	286,820	55,566	58,573	59,670	12,130
	1959	671,567	376,229	295,338	61,580	45,550	51,502	12,960
COUNTRYSIDE CAS. CO. 1957 1817 W. Broadway, Columbia, Mo.	1960	1,807,985	721,619	1,086,366	10,488	10,542	842	U
	1959							
DUBUQUE FIRE & MARINE 1946 Roshor Bldg., Dubuque, Iowa	1960	9,048,786	5,461,547	3,588,239	764,115	763,920	511,555	U
	1959							
EAGLE FIRE CO. 1806 75 Elm St., Hartford, Conn.	1960	8,517,257	5,348,345	3,168,912	See Scottish Union & Nat'l. Ins. Co. See Scottish Union & Nat'l. Ins. Co.			
	1959	9,683,152	6,218,727	3,464,426				
EASTERN L. & C. CO., INCORP. 1949 P.O. Box 2428, Richmond, Virginia	1960	431,917	326,471	105,446	218,365	218,356	58,975	143,233
	1959	356,320	253,573	102,747	208,022	207,759	65,540	136,439
EDISON FIRE & CAS. 1935 535 W. Stephenson St., Freeport, Ill	1960	13,277,706	9,375,949	3,901,757	632	515	19	122
	1959							
EMPIRE LIFE INS. CO. 1956 8th at Cross Sts., Little Rock, Ark.	1960	2,792,847	1,653,483	1,139,364	376	376	258	376
	1959							
EQUITABLE F. & M. INS. 1859 61 Woodland, Hartford 5, Conn.	1960	24,597,292	8,140,505	16,456,787	See Phoenix Hartford Ins. Co. See Phoenix Hartford Ins. Co.			
	1959	24,445,386	8,120,206	16,325,180				
EQUITABLE NATIONAL INS. CO. 309 11th St., Des Moines, Iowa	1960	652,174	281,990	370,184	2,423	2,504	1,088	U
	1959							
EQUITY LIFE 1955 502 E. 3 Notch St., Andalusia, Ala.	1960	1,316,963	588,743	728,220	141,980	145,336	163,453	21,346
	1959	1,090,897	380,908	709,989	228,037	240,509	212,549	33,475
EUREKA LIFE INS. OF AMER. 1953 P.O. Box 1715, Wichita Falls, Texas	1960	913,623	341,438	572,185	3,542	3,542	3,396	108
	1959							
EXPORT INSURANCE CO. 1923 120 Wall St., New York 5, New York	1960	5,073,148	1,521,070	3,552,078	2,247	2,780	...	-8,354
	1959	4,303,232	787,011	3,516,221	2,859	1,100	...	1,637
FARM BUREAU MUTUAL 1934 130 E. Wash. St., Indianapolis, Ind.	1960	24,288,476	15,611,465	8,677,011	34,791	35,998	4,666	U
	1959	22,113,132	14,965,024	7,148,108	37,943	39,730	1,010	6,887
FARMERS ELEVATOR MUT. 1909 1101 Walnut St., Des Moines, Iowa	1960	6,184,454	3,025,022	3,159,432	266,530	242,240	157,767	U
	1959	5,602,589	2,170,244	3,432,345	162,075	154,795	135,833	34,164
FARMERS INS. EXCHANGE 1928 4680 Wilshire Blvd., Los Ang., Calif.	1960	144,026,696	90,979,865	53,046,831	18,608	18,917	3,470	10,956
	1959	136,569,812	86,563,198	50,006,614	21,938	22,269	5,823	11,223
FARMERS MUTUAL HAIL 1893 2323 Grand Ave., Des Moines, Iowa	1960	13,342,241	4,506,824	8,835,417	3,363	3,604	5,975	U
	1959							
FIDELITY BANKERS LIFE 1953 P.O. Box 2368, Richmond, Virginia	1960	3,905,113	2,349,872	1,555,241	88,899	84,974	42,444	18,078
	1959	3,065,954	1,269,567	1,796,387	72,907	58,912	43,694	18,896

† Less dividends to policyholders or earned income credits. U Unavailable.

ADDITIONAL COMPANIES WRITING ACCIDENT AND HEALTH INSURANCE

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities	Capital Surplus & Special Reserves	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Incl. Adj. Expenses
FIDELITY & CASUALTY CO. 1876 80 Maiden Lane, New York, New York	1960 1959	263,306,079 326,282,703	165,794,306 207,271,640	97,511,772 119,011,063	See Continental Insur. Co. See Continental Insur. Co.			
FIDELITY NAT'L. LIFE 1950 403 S. Akard St., Dallas, Texas	1960 1959	1,195,606	168,241	1,027,365	24,099	24,174	17,365	839
FIDELITY-PHENIX INS. CO. 1874 80 Maiden Lane, New York, New York	1960 1959	84,347,710 41,884,754	57,197,824 3,455,577	27,147,886 38,429,177	See Continental Insur. Co. See Continental Insur. Co.			
FINANCIAL SECURITY 1950 P.O. Box 1101, Honolulu 14, Hawaii	1960 1959	1,542,090 1,366,630	974,743 836,401	567,347 530,229	553 270	475 217	... ...	195 116
FIREMEN'S INS. CO. 1855 10 Park Place, Newark, N.J.	1960 1959	249,501,877 272,555,703	161,438,636 182,247,943	88,063,241 90,307,760	See Continental Insur. Co. See Continental Insur. Co.			
FRENCH UNION INS. & REINS. 1899 90 John St., New York 38, N.Y.	1960 1959	4,421,810 4,375,486	2,238,806 2,162,940	2,183,004 2,212,545	3,366 42	2,063 96	1,848 ...	1,008 42
FRONTIER INSURANCE CO. 1923 1100 Bannock St., Denver 4, Colo.	1960 1959	1,204,372	566,925	637,467	140,633	50,481	14,838	70,776
GENERAL CASUALTY CO. 1925 117 E. Wilson St., Madison 3, Wis.	1960 1959	20,757,829 18,796,732	12,211,694 11,267,316	8,546,135 7,529,416	5,133 7,077	5,991 7,492	1,566 4,686	2,156 2,944
GENERAL FIRE & CAS. CO. 1938 1790 Broadway, New York 19, N.Y.	1960 1959	24,985,333 25,632,102	18,998,658 20,177,919	5,986,675 5,454,183	2,731 1,335	2,158 1,366	989 866	-8,549 1,584
GENERAL INS. CO. OF AMER. 1923 4347 Brooklyn Ave., Seattle 5 Wash.	1960 1959	230,144,465 218,833,584	133,842,128 129,826,007	96,302,337 89,007,577	7,854 131,451	11,062 117,582	29,849 52,878	38,693 134,059
GENERAL LIFE INS. CORP. 1958 8500 W. Capitol Dr., Mil. 22, Wisc	1960 1959	1,319,938	665,372	654,566	16,967	7,282	251	7,958
GENERAL MUTUAL INS. 1914 598 Broadway, Albany 1, N.Y.	1960 1959	8,829,735 8,253,960	7,647,186 7,275,474	1,182,549 978,487	59,440 61,696	59,357 61,549	36,698 31,850	19,685 19,044
GENERAL SECURITY ASSUR. 1941 Ten Cedar St., New York, N.Y.	1960 1959	13,295,741 17,156,872	10,025,097 13,252,433	3,270,644 3,904,440	7,259 13,277	9,214 19,018	275 392	3,366 5,280
GEORGIA CASUALTY & SURETY 1947 90 Fairline St., N.W. Atlanta 3 Ga.	1960 1959	3,261,272	2,150,936	1,110,336	5,785	4,317	1,689	U
GIBRALTAR LIFE INS. 1946 P.O. Box 599, Dallas 21, Texas	1960 1959	10,654,476	8,340,968	2,313,507	696	720	...	582
GLOBE INDEM. CO. 1911 150 William St., New York 38, N.Y.	1960 1959	131,219,049 128,288,613	79,372,088 76,790,404	51,846,961 51,498,210	See Royal Ins. Co., Ltd. See Royal Ins. Co., Ltd.			
GOVERNMENT SERVICES INS. 1953 601 N. St. Mary's, San Ant., Texas	1960 1959	895,524 657,206	636,836 413,953	258,688 243,253	1,379 1,618	1,251 1,459	... ...	363 238
GRANGE MUTUAL CAS. 1935 671 S. High St., Columbus 16, Ohio	1960 1959	20,263,683 15,772,680	13,155,837 10,206,525	7,107,846 5,566,155	1,340,217 1,250,681	1,330,435 1,234,473	1,105,417 997,645	U 232,877
GRANGE MUTUAL LIFE 1935 12th Ave. Rd., Nampa, Idaho	1960 1959	7,312,714 6,738,509	6,582,397 6,042,589	730,317 695,921	281,022 208,911	270,994 208,911	134,666 87,807	137,352 126,901
GREATER NEW YORK MUT. 1927 770 Broadway, New York 3, N.Y.	1960 1959	40,678,163 34,088,935	31,234,490 25,869,147	9,443,673 8,219,788	81,151 67,229	69,878 57,165	61,345 52,426	U ...
GREAT OIL BASIN LIFE 1954 1355 E. 8 St., Adessa, Texas	1960 1959	407,397 364,327	219,804 183,505	187,593 180,822	5,956 5,111	5,974 3,793	3,562 3,319	1,894 ...
GREAT SOUTHWEST LIFE 1947 4450 N. Central Ave., Phoenix, Ariz.	1960 1959	...	...	...	13,772	13,760	5,817	3,355
GUARANTY SECURITY INS. 1899 P.O. Box 780, Minn., Minn.	1960 1959	2,830,976 2,175,652	1,624,450 1,139,977	1,206,525 1,035,675	22,255 8,734	16,524 6,209	6,576 1,226	10,509 4,306
HARDWARE DEALERS MUT. FIRE, INS. 1903 200 Strongs Ave. Stevens Point, Wisc.	1960 1959	34,574,475 37,730,355	17,471,620 23,920,085	17,102,855 13,810,271	See Hardware Mutual Casualty Co. See Hardware Mutual Casualty Co.			
HAWKEYE SECURITY INS. 1919 1017 Walnut St., Des Moines 7, Iowa	1960 1959	14,131,276 13,745,711	9,619,772 9,648,924	4,511,504 4,096,787	8,201 5,835	7,058 5,860	-238 4,668	6,606 2,412
HOME FIRE & MARINE INS. CO. 1864 3333 California St., San Fra., Cal.	1960 1959	86,543,402 81,166,287	46,404,509 44,441,219	40,138,893 36,725,068	See Fireman's Fund Ins. See Fireman's Fund Ins.			
HOME INDEMNITY CO. 1930 59 Maiden Lane, N.Y. 8, N.Y.	1960 1959	39,137,854 36,809,316	19,665,187 18,272,690	19,472,667 18,536,626	See Home Ins. Co. See Home Ins. Co.			
HUDSON INS. CO. 1918 90 John St., N.Y. 38, N.Y.	1960 1959	5,107,859	2,104,363	3,003,496	See Prudential Ins. Co. of Great Britain			
INSTITUTIONAL INSURANCE CO. 1956 209 S. LaSalle St., Chicago 4, Ill.	1960 1959	1,509,728	642,182	867,546	6,230	5,052	...	...
INSURANCE CO. OF THE SOUTH 1951 P.O. Box 2575, Jacksonville, Fla.	1960 1959	2,967,471 2,761,492	1,055,488 1,155,891	1,911,983 1,605,601	298 904	1,073 1,504	-253 470	376 451
INTERBORO MUTUAL INDEM. 1914 270 Madison Ave., New York 16, N.Y.	1960 1959	11,612,853 11,432,328	8,718,505 8,688,182	2,894,347 2,744,146	21,248 23,096	21,248 23,096	14,927 16,816	4,032 4,727
INTERMOUNTAIN CASUALTY 1953 212 Thatcher Bldg., Pueblo, Colo.	1960 1959	541,570 567,892	171,367 212,711	370,203 355,180	16,162 19,306	17,508 21,089	6,294 9,661	9,617 10,621
INTER-OCEAN REINSUR. 1918 P.O. Drawer 31, Cedar Rapids, Iowa	1960 1959	23,001,297 20,696,225	14,165,773 12,441,184	8,835,525 8,265,041	40,496 1,408	17,774 1,440	7,444 878	20,146 458
INVESTORS INSURANCE 1957 4105 N.E. Tillamook, Port., Ore.	1960 1959	1,925,322	344,393	1,580,929	185	4,311	665	3,506
JERSEY INS. CO., 1938 12 Gold St., N.Y. 38, N.Y.	1960 1959	18,343,736 18,221,792	11,635,927 10,948,526	6,707,808 7,273,266	See Pacific Ins. Co. See Pacific Ins. Co.			
KENSA MUT. INS. 1939 1014 Vine St., Cincinnati 1, Ohio	1960 1959	752,749 752,881	124,925 145,678	627,824 607,202	1,004,705 911,437	1,004,705 911,437	982,848 997,101	22,166 32,619
THE LEE NATIONAL LIFE 1948 1706 Centenary Blvd., Shreveport, La.	1960 1959	1,367,886 1,061,765	874,606 671,399	493,280 390,366	3,462 2,709	3,033 2,573	277 530	1,946 1,861
LIBERTY MUTUAL FIRE 1908 175 Berkeley St., Boston, 17 Mass.	1960 1959	73,518,995 67,186,030	58,737,742 53,820,516	14,781,253 13,365,514	See Liberty Mutual Ins. Co. See Liberty Mutual Ins. Co.			
LIFE INSURANCE CO. OF FLA. 1956 2546 S.W. 8 St., Miami 35, Fla.	1960 1959	650,151 467,672	279,337 198,814	370,814 268,858	461,230 398,784	461,230 398,784	168,186 81,843	343,212 335,914
LIFECO INSURANCE CO. 1957 4347 Brooklyn, Seattle 5, Wash.	1960 1959	16,076,351	1,853,110	14,223,240	779	733	...	270
LIFE UNDERWRITERS INS. 1952 3109 Alexander, Shreveport, La.	1960 1959	1,268,269	1,003,358	264,911	2,272	2,230	2,401	215
LIVERPOOL & LONDON & GLOBE INS. 1836 150 William St., New York 38, N.Y.	1960 1959	64,870,690 63,505,736	39,176,196 37,929,842	25,694,494 25,575,893	See Royal Ins. Co., Ltd. See Royal Ins. Co., Ltd.			
LONDON GUAR. & ACC. CO. 1869 55 Fifth Ave., New York 3, N.Y.	1960 1959	43,087,131 42,158,919	29,865,305 29,047,689	13,221,826 13,111,230	See Phoenix Assur. Co. of N. Y. See Phoenix Assur. Co. of N. Y.			
LONE STAR LIFE INSURANCE 1951 2331 Gus. Thompson Rd., Dallas, Tex.	1960 1959	1,206,961 1,118,172	525,018 378,150	681,943 740,022	4,570 3,165	4,570 3,165	775 -13,835	9,300 8,077
MANHATTAN FIRE & MARINE INS. 1923 111 John St., N.Y. 38, N.Y.	1960 1959	12,562,520 10,017,128	7,471,288 6,914,891	5,091,232 3,102,237	See London Assur. See London Assur.			
MERCANTILE INS. CO. OF AMER. 1897 1 Park Ave., N.Y., N.Y.	1960 1959	15,985,886 16,182,765	8,427,939 8,861,135	7,557,953 7,321,630	See North British & Mercantile Ins. Co. See North British & Mercantile Ins. Co.			
MERCHANTS INDEM. CORP. 1928 225 Broadway, N.Y. 8, N.Y.	1960 1959	31,487,649 28,618,836	7,985,998 7,198,438	23,501,651 21,420,398	See Merchants Fire Assur. Corp. of N.Y. See Merchants Fire Assur. Corp. of N.Y.			
MERCURY LIFE INSUR. 1956 725 1st Nat'l Bk Bldg, Phoenix, Ariz.	1960 1959	683,895	503,302	180,593	22,622	9,098	1,433	729
MID-CONTINENT LIFE 1909 1400 Classin Dr., Okla. City, Okla.	1960 1959	26,140,643	23,700,991	2,439,652	5,627	4,150	3,699	959
MIDWESTERN UNITED LIFE 1948 229 W. Berry St., Fort Wayne, Ind.	1960 1959	25,683,515 20,296,366	21,418,480 17,009,903	4,265,035 3,286,463	14,867 8,955	6,635 5,367	2,340 4,877	732 2,369
MILBANKE INS. CO. 1852 10 Park Place, Newark, N.J.	1960 1959	60,352,608 60,864,917	40,519,356 39,910,698	19,833,252 20,954,220	See Continental Insur. Co. See Continental Insur. Co.			
MUNICH REINSURANCE CO. 1880 410 Park Ave., New York, N.Y.	1960 1959	19,006,251	10,983,322	8,022,929	13,991	9,751	6,991	U
MUTUAL BOILER & MACH. INS. 1877 225 Wyman St., Waltham 54, Mass.	1960 1959	27,766,424	16,993,302	10,773,122	2,448	490	593	1,039
MUTUAL SERVICE CAS. 1919 1919 University Ave., St. Paul, Minn.	1960 1959	21,386,382	17,693,887	3,692,495	6,000	6,404	9,578	U
NATIONAL BENEFIT LIFE 1960 330 S. Wells, Chicago 6, Ill.	1960 1959	183,516	53,026	130,490	108,929	80,411	34,478	65,617
NATIONAL-BEN FRANKLIN 1866 10 Park Place, Newark, N.J.	1960 1959	20,971,934 22,312,674	12,150,098 13,284,404	8,821,837 9,028,270	See Continental Insur. Co. See Continental Insur. Co.			
NATIONAL BURIAL INS. 1930 341 Sterick Bldg., Memphis, Tenn.	1960 1959	27,540,406 24,972,515	25,990,424 23,923,269	1,549,982 1,049,246	220,026 193,107	221,344 188,218	47,650 48,500	88,066 85,602
NATIONAL GRANGE MUT. 1923 55 West St., Keene, N.H.	1960 1959	41,827,166 37,195,677	31,528,358 29,062,315	10,298,807 8,133,362	28,439 33,663	31,412 35,986	1,851 5,255	9,160 12,193
NATIONAL INSURANCE CO. 1958 27½ S. Third, Grand Forks, N.D.	1960 1959	1,456,943	561,479	895,464	15,255	9,613	1,480	19,360
NATIONAL LIFE OF AMER. 1946 320 N. Main St., Mitchell, S.D.	1960 1959	11,703,409	8,679,127	3,024,282	2,257	2,293	1,270	480
NATIONAL PUBLIC SERVICE 1940 2124 4th Ave., Seattle 1, Wash.	1960 1959	24,763,707 22,969,233	22,793,816 21,250,742	1,969,891 1,718,491	1,748 2,594	1,850 3,300	998 5,456	337 507
NATIONAL SECURITY INS. 1947 Curtis Bldg., Longview 1, Texas	1960 1959	661,315	325,001	336,314	279	243	...	...
NATIONAL SURETY CORP. 1933 3333 Calif. St., San Francisco, Cal.	1960 1959	96,053,664 92,849,323	57,111,393 54,692,864	38,942,270 38,156,459	See Fireman's Fund Ins. Co. See Fireman's Fund Ins. Co.			
NATIONAL UNION FIRE INS. 1901 139 University Place, Pitts. 13, Pa.	1960 1959	90,676,226 88,382,196	53,775,094 52,579,959	36,901,132 35,802,236	2,906 2,085	2,479 1,899	1,180 810	942 395
NEW AMERICAN LIFE INS. 1957 Div. & Clark, Billings, Mont.	1960 1959	1,435,844	265,544	1,170,300	38,906	27,968	4,874	44,789
NEWARK INS. CO. 1811 150 William St., New York 38, N.Y.	1960 1959	37,899,600 37,031,900	23,000,925 22,266,209	14,898,675 14,765,690	See Royal Ins. Co., Lt'd. See Royal Ins. Co., Lt'd.			
NEW ENGLAND INS. CO. 1919 1250 State St., Springfield, Mass.	1960 1959	21,551,138 20,720,038	7,306,742 7,000,740	14,244,396 13,719,298	See Springfield Ins. Co. See Springfield Ins. Co.			
NEW ROTTERDAM INS. CO. 1940 90 John St., New York, N.Y.	1960 1959	2,919,454	1,004,288	1,915,166	1,993	1,191	1,036	625
NIAGARA FIRE INS. CO. 1850 80 Maiden Lane, New York, N.Y.	1960 1959	270,025,215 257,332,759	87,068,519 91,903,365	182,956,696 165,429,394	See Continental Insur. Co. See Continental Insur. Co.			
NORWICH UNION FIRE 1797 75 Elm St., Hartford 2, Conn.	1960 1959	10,135,093 11,106,176	5,207,496 5,827,644	4,927,596 5,278,532	See Scottish Union & Nat'l. Ins. Co. See Scottish Union & Nat'l. Ins. Co.			
OCEAN ACC. & GUARANTEE CORP. 1871 1 Park Ave., N.Y. 16, N.Y.	1960 1959	44,811,070 41,770,922	28,237,686 26,490,684	16,573,383 15,280,238	See Commercial Union Assurance Co. See Commercial Union Assurance Co.			
OHIO CASUALTY INS. CO. 1919 136 N. Third St., Hamilton, Ohio	1960 1959	88,369,842 82,422,100	63,529,990 58,318,163	24,839,852 24,103,936	20,355 3,569	15,367 3,428	1,438 1,929	29,268 15,282
OLD COLONY INS. CO. 1906 P.O. Box 751, Boston 2, Mass.	1960 1959	28,742,087 28,838,141	19,616,070 19,260,610	9,126,017 9,577,531	See Boston Ins. Co. See Boston Ins. Co.			
OLD SECURITY CASUALTY INS. 1960 3430 Broadway, Kansas City, Mo.	1960 1959	565,510	77,871	487,639	13,910	2,774	416	2,247
OLD SURETY LIFE INS. CO. 1932 5th & Flynn Sts., Alva, Okla.	1960 1959	2,085,044	1,880,910	202,134	2,289	2,218	451	1,265
PACIFIC INDEMNITY CO. 1926 3450 Wilshire Blvd., Los Ang., Calif	1960 1959	69,464,633	48,999,626	20,465,007	2,171	2,163	5,234	-477
PACIFIC INSURANCE CO., LTD. 1928 1677 Ala Moana Blvd., Honolulu, Haw.	1960 1959	6,939,758 6,110,052	4,736,640 4,054,268	2,203,118 2,055,785	7,695 8,852	7,888 10,249	3,909 2,706	3,375 3,363
PACIFIC INS. CO. OF N.Y. 1851 12 Gold St., N.Y. 38, N.Y.	1960 1959	36,004,640 35,792,541	21,431,078 19,984,627	14,573,562 15,807,914	361 2,955	817 2,875	581 19	92 740
PALATINE INS. CO. 1886 1 Park Ave., N.Y. 16, N.Y.	1960 1959	7,842,801 7,637,450	4,518,029 4,238,508	3,324,772 3,398,943	See Commercial Union Assurance Co. See Commercial Union Assurance Co.			
PAN AMERICAN FIRE & CAS. 1947 2905 Louisiana St., Houston, Texas	1960 1959	4,030,663 3,746,681	2,568,380 2,430,359	1,462,283 1,316,322	1,963 2,397	2,180 2,700	... ...	17 693

† Less dividends to policyholders or earned income credits. U Unavailable.

ADDITIONAL COMPANIES WRITING ACCIDENT AND HEALTH INSURANCE

Name, Location, Date of Organization	Year Ending Dec. 31	Admitted Assets	Total Liabilities	Capital Surplus & Special Reserves	Premiums Written †	Premiums Earned †	Losses Incurred	Total Expenses Incurred Incl. Adj. Expenses
PAN AMERICAN INS. 1950 2905 Louisiana St., Houston, Texas	1960	2,968,230	1,613,959	1,354,271	1,816	1,805	...	10
	1959	2,729,788	1,479,884	1,249,904	1,794	1,935	...	500
LA PATERNELLE FIRE & GENERAL 1843 90 John St., New York, N.Y.	1960	2,961,491	778,681	2,182,809	1,993	1,191	1,036	551
	1959							
PENN. GENERAL INS. 1955 414 Walnut St., Phila. 5, Pa.	1960	20,250,397	14,435,802	5,814,595	See General Acc. Fire & Life Assur.			
	1959	18,534,589	13,016,707	5,517,882	See General Acc. Fire & Life Assur.			
PENNSYLVANIA INS. CO. 1825 508 Walnut St., Phila., Pa.	1960	37,371,907	18,429,120	18,942,787	See North British & Mercantile Ins. Co.			
	1959	37,650,873	19,414,627	18,236,247	See North British & Mercantile Ins. Co.			
PENN MUTUAL LIFE INS., CO. 1847 530 Walnut St., Phila., Pa.	1960	1,815,885,004	1,713,404,459	102,480,545	13,317	12,619	5,839	80,523
	1959	1,765,250,494	1,664,803,279	100,447,215	7,024	6,907	5,295	10,483
PENNA. T. & F. MUT. CAS. 1919 1900 Derry St., Harrisburg, Penna.	1960	40,051,046	29,613,650	10,437,396	12,103	16,354	13,054	7,723
	1959	41,433,999	32,846,404	8,587,595	18,874	20,897	7,049	15,405
PERMANENT INS. CO. 1951 175 S. High St., Columbus, Ohio	1960	998,024	465,479	532,545	86,479	54,735	28,049	26,343
	1959	1,091,224	557,944	533,280	34,352	14,214	8,041	17,757
PIONEER INS. CO. 1912 1407 "O" St., Lincoln, Nebraska	1960	602,872	164,564	438,308	14,059	15,879	3,127	9,043
	1959	674,655	247,172	427,483	16,611	17,367	4,508	12,656
PIONEER LIFE & CAS. CO., INC. 1944 P.O. Box 820, Gadsden, Ala.	1960	10,915,230	9,451,574	1,463,657	10,595	10,595	1,469	7,258
	1959	9,414,258	8,091,779	1,322,479	12,320	12,320	932	9,765
PLANET INS. CO. 1944 640 Temple Ave., Detroit 32, Mich.	1960	15,818,342	10,399,890	5,418,452	See Standard Accident Ins. Co.			
	1959	14,987,584	11,337,234	3,650,350	See Standard Accident Ins. Co.			
POSTAL LIFE INS. CO. 1905 511 Fifth Ave., New York, N.Y.	1960	30,495,488	29,603,060	892,428	18,188	16,923	13,372	3,678
	1959	28,313,373	27,367,928	945,444	16,733	18,599	8,907	5,738
POTOMAC INS. CO. 1956 414 Walnut St., Phila. 5, Pa.	1960	74,765,217	46,279,467	28,485,750	See General Acc. Fire & Life Assur.			
	1959	67,631,099	42,202,601	25,428,498	See General Acc. Fire & Life Assur.			
PROFESSIONAL RISK LIFE INS. CO. 1958 3524 N.Tejon St., Colo. Springs, Col.	1960	801,866	81,332	720,534	4,859	5,416	2,273	4,461
	1959							
PRODUCTION NAT'L LIFE INS. CO. 1954 1414 Melrose Bldg., Houston, Texas	1960	913,200	782,778	130,421	24,935	51,576	20,248	20,982
	1959	781,463	633,624	147,839	78,105	67,132	38,518	24,663
PROFESSIONAL LIFE & CAS. CO. 1957 720 N. Mich. Ave., Chicago, Ill.	1960	314,899	6,951	307,948	5,720	5,544	891	12,076
	1959	321,719	3,697	318,022	3,605	1,595	200	17,063
PROGRESSIVE MUTUAL INS. CO. 1937 3600 Euclid Ave., Cleve. 15, Ohio	1960	6,084,462	2,814,615	3,269,847	91,325	112,590	57,191	U
	1959	5,815,084	3,097,544	2,717,540	125,043	141,639	45,955	50,981
PROVIDENCE WASHINGTON INS. 1799 20 Washington Place, Prov., R.I.	1960	46,544,602	31,611,479	14,933,123	4,197	3,575	1,794	1,503
	1959	45,436,496	29,632,739	15,803,757	3,507	3,788	1,329	626
PROVIDENT INS. CO. OF N.Y. 1958 55 Fifth Ave., N.Y. 3, N.Y.	1960	10,950,013	7,923,444	3,026,568	See Royal Exchange Assur.			
	1959	11,217,630	8,061,439	3,156,192	See Royal Exchange Assur.			
PUBLIC SERVICE MUT. INS. CO. 1925 10 Columbus Cir., New York 19, N.Y.	1960	40,950,063	32,341,814	8,608,249	321,240	336,239	222,474	108,826
	1959	35,502,001	28,476,352	7,025,649	306,321	349,659	210,765	109,175
QUEEN INS. CO. 1891 150 William St., New York 38, N.Y.	1960	96,589,103	58,605,400	37,983,703	See Royal Ins. Co., Ltd.			
	1959	94,385,904	56,790,944	37,594,960	See Royal Ins. Co., Ltd.			
RANCHERS LIFE INS. CO. 1949 3732 Westheimer, Houston, Texas	1960	3,336,955	440,882	2,896,074	41,077	44,116	10,634	9,668
	1959	3,154,102	511,710	2,642,392	33,937	35,019	5,788	4,195
RE INSURANCE CORP. OF N.Y. 1936 99 John St., N.Y. 38, N.Y.	1960	47,326,060	24,599,819	22,726,241	1,821	1,613	1,040	628
	1959	48,798,761	24,637,673	24,161,088	1,017	1,069	478	451
RIX LIFE INS. CO. 1953 1601-13th St., Lubbock, Texas	1960	320,273	269,867	50,406	557	525	...	3
	1959							
ROYAL EXCHANGE ASSURANCE 1720 55 Fifth Ave., N.Y. 3, N.Y.	1960	13,170,698	9,700,764	3,469,934	4,809	4,232	2,038	963
	1959	13,855,735	9,888,884	3,966,851	4,367	4,646	970	933
ROYAL INDEM. CO. 1910 150 William St., N.Y. 38, N.Y.	1960	102,133,959	61,958,265	40,175,693	See Royal Ins. Co., Ltd.			
	1959	100,111,616	59,948,370	40,163,246	See Royal Ins. Co., Ltd.			
RURAL MUTUAL INSUR. 1934 801 W. Badger Rd., Mad. 1, Wisc.	1960	5,386,550	2,867,959	2,518,591	892,554	895,083	652,746	193,704
	1959	4,935,811	2,844,686	2,091,125	689,001	684,089	530,289	165,811
SAFEGUARD INS. CO. 1867 20 Trinity St., Hartford 2, Conn.	1960	38,312,353	26,353,459	11,958,894	See London & Lancashire Ins. Co. Ltd.			
	1959	36,739,073	24,535,292	12,203,781	See London & Lancashire Ins. Co., Ltd.			
ST. PAUL MERCURY INS. 1925 385 Washington St., St. Paul, 2, Minn.	1960	41,224,825	20,117,555	21,107,270	See St. Paul Fire & Marine Ins.			
	1959	37,128,306	18,520,876	18,607,430	See St. Paul Fire & Marine Ins.			
SEABOARD FIRE & MARINE 1929 80 Maiden Lane, New York, N.Y.	1960	8,442,010	5,044,711	3,397,299	See Continental Insur. Co.			
	1959	6,732,073	3,708,066	3,024,007	See Continental Insur. Co.			
SEABOARD SURETY CO. 1927 100 William St., New York 38, N.Y.	1960	34,640,789	16,464,894	18,175,895	1,073	900	...	...
	1959	33,834,001	15,814,368	18,019,633	341	399	...	...
SECURITY MUTUAL INS. CO. 1929 329 E. 149th St., N.Y. 51, N.Y.	1960	30,635,393	26,006,058	4,629,335	209,918	203,715	134,204	58,001
	1959	25,757,740	21,331,999	4,425,741	130,778	129,594	138,525	35,490
SELECTIVE INS. CO. 1942 1014 Vine St., Cincinnati 2, Ohio	1960	8,016,500	5,284,145	2,732,355	271	181	...	43
	1959	6,599,876	4,432,242	2,167,634	150	23	...	24
SERVICE INSURANCE CO. 1935 2008 3rd Ave.S., Birmingham, Ala.	1960	5,836,690	4,832,943	1,003,747	130,805	130,805	39,412	71,419
	1959	5,027,496	4,179,111	848,385	124,120	124,120	27,400	67,286
SERVICE LIFE INSURANCE CO. 1947 400 W. Vickery, Fort Worth, Texas	1960	11,757,984	10,551,804	1,206,180	12,724	12,724	2,815	3,535
	1959	10,517,305	9,225,657	1,291,649	17,718	17,718	14,190	5,901
SHELBY MUTUAL INS. CO. 1880 19 Mansfield Ave., Shelby, Ohio	1960	35,610,018	27,569,431	8,040,587	28,185	34,388	24,431	9,767
	1959	33,497,437	26,492,756	7,004,681	35,617	37,412	18,180	9,774
SKANDIA INS. CO. 1855 90 John St., N.Y. 38, N.Y.	1960	16,575,646	8,388,760	8,186,886	See Prudential Ins. Co. of Great Britain			
	1959	15,127,745	7,516,456	7,611,289	See Prudential Ins. Co. of Great Britain			
SCANDINAVIA INS. CO. LTD. 1899 80 William St., N.Y. 38, N.Y.	1960	5,623,190	3,539,900	2,083,289	317	221	...	156
	1959							
SOUTHEASTERN FIRE INS. CO. 1940 122 E. Stonewall St., Char., N.C.	1960	6,531,085	3,986,605	2,644,481	201,935	230,739	110,690	101,027
	1959	8,872,840	4,647,477	4,225,363	262,266	236,084	83,522	115,867
SOUTHERN F. & C. CO. 1934 4277 Lyons View Pike, Knox., Tenn.	1960	4,186,745	2,649,181	1,537,563	152	297	150	...
	1959	3,843,809	2,320,237	1,523,572	526	403	...	...
SOUTHERN LIFE INSURANCE 1906 1841 Penna. Ave., Balt., Maryland	1960	571,700	505,474	66,226	24,418	24,071	6,239	16,709
	1959							
SOUTHERN UNION LIFE INS. CO. 1953 3306 Main St., Dallas, Texas	1960	1,009,089	658,777	350,312	1,802	1,216	990	...
	1959							
SOUTHWEST UNION LIFE 1950 108th & Ave., J.E., Dallas, Texas	1960	1,403,990	845,817	558,174	4,696	4,453	3,030	2,343
	1959							
SPRINGFIELD LIFE INS. 1959 1250 State St., Springfield, Mass.	1960	1,086,381	79,357	1,007,024	8,032	8,032	6,028	3,583
	1959							
STANDARD AMERICAN LIFE 1956 5416 Rivers Ave., N.Char., S.C.	1960	191,831	71,646	120,185	54,253	54,253	14,068	62,315
	1959							
STANDARD CAS. CO. 1950 3732 Westheimer Rd., Houston, Tex.	1960	4,047,410	2,532,848	1,514,562	16,563	9,529	1,628	U
	1959	3,877,288	2,368,026	1,509,262	8,824	3,215	339	U
STANDARD SECURITY LIFE 1957 111 Fifth Ave., New York 3, N.Y.	1960	1,387,320	160,786	1,226,534	91,929	60,913	10,086	172,535
	1959							
SUN INSURANCE CO. 1922 55 5th Ave., N.Y. 3, N.Y.	1960	24,381,470	14,761,546	9,619,924	See Sun Insurance Office, Ltd.			
	1959	23,872,551	14,570,353	9,302,199	See Sun Insurance Office, Ltd.			
SUSSEX LIFE INS. 1957 Citizens Bldg., Georgetown, Del.	1960	265,359	33,255	232,104	8,082	7,792	778	1,765
	1959							
SYLVANIA MUTUAL INS. 1935 613 Cheltenham Ave., Phila 26, Pa.	1960	74,939	46,244	28,694	14,868	7,478	3,014	U
	1959							
TEXAS LIFE INS. 1901 526 Austin Ave., Waco, Texas	1960	22,652,738	19,742,738	2,910,000	1,785	1,939	343	2,161
	1959	21,591,915	18,781,915	2,810,000	-236	-390	...	2,855
THOMAS & MERSEY MARINE INS. 1860 150 William St., New York 38, N.Y.	1960	11,468,063	6,862,710	4,605,353	See Royal Ins. Co., Ltd.			
	1959	11,221,426	6,610,627	4,610,799	See Royal Ins. Co., Ltd.			
THURSTON NATIONAL LIFE 1953 Kennedy Bldg., Tulsa, Oklahoma	1960	912,701	674,772	237,929	201	201	192	11
	1959							
TRANSCONTINENTAL INS. 1925 1000 Asylum Ave., Hartford, Conn.	1960	36,229,784	12,314,979	23,914,805	See National Fire Ins. Co.			
	1959	34,183,677	11,940,571	22,243,106	See National Fire Ins. Co.			
TRANSIT CAS. CO. 1945 901 Washington Ave., St. Louis, Mo.	1960	21,821,576	16,206,380	5,615,196	7,326	5,495	467	5,188
	1959							
TRANSWESTERN LIFE INS. 1958 P.O. Box 2760, Reno, Nevada	1960	2,334,312	1,126,779	1,207,533	19,647	47,613	78,320	16,805
	1959	2,063,393	591,665	1,471,728	57,593	25,597	12,665	16,013
TRI-STATE INS. CO. 1933 619 S. Main, Tulsa, Okla.	1960	7,510,591	4,985,437	2,525,154	163	163	113	61
	1959	7,191,135	4,576,908	2,614,228	333	333	...	699
TRI-STATE MUTUAL INS. 1952 College & Cherry Sts., Palmyra, Pa.	1960	288,238	162,733	125,504	82,152	46,099	25,354	U
	1959							
UNION ASSUR. SOCIETY 1714 1 Park Ave., N.Y. 16, N.Y.	1960	7,220,500	4,518,029	2,702,471	See Commercial Union Assurance Co.			
	1959	7,094,578	4,238,508	2,856,070	See Commercial Union Assurance Co.			
UNION & PHENIX ESPANOL INS. 1864 90 John St., N.Y. 38, N.Y.	1960	6,619,517	3,063,829	3,555,688	2,336	1,534	1,268	737
	1959							
UNION REINSURANCE CO. 1923 100 William St., N.Y. 38, N.Y.	1960	11,222,592	6,017,246	5,205,346	180	276	144	72
	1959	11,184,031	5,681,581	5,302,449	707	601	23	265
UNITED FIDELITY LIFE 1920 1099 Elm St., Dallas 2, Texas	1960	46,867,209	38,213,648	8,653,561	2,798	2,596	59	2,003
	1959							
UNITED FIRE & CAS. CO. 1946 810 First Ave., Cedar Rapids, Iowa	1960	5,083,934	3,477,009	1,606,925	3,249	3,249	-6,400	1,771
	1959	4,819,640	3,154,176	1,665,464	2,498	2,498	8,428	1,342
UNITED FOUNDERS LIFE 1956 124 N.W. 10th St., Okla. City, Okla.	1960	3,068,333	2,008,262	1,060,071	9,468	7,744	3,038	7,057
	1959							
UNITED SECURITY INS. CO. 1946 1017 Walnut St., Des Moines, Iowa	1960	11,064,061	7,553,130	3,510,931	1,521	1,204	...	433
	1959	10,406,315	7,070,629	3,335,686	580	323	...	131
UNITED SECURITY LIFE 1933 1922 Ingersole Ave., Des Moi., Iowa	1960	11,771,578	10,971,530	800,048	...	7,872	15,489	3,672
	1959	11,091,193	10,290,852	800,341	47,084	53,050	31,411	22,103
UNITED SECURITY LIFE 1955 352 Florida St., Baton Rouge, La.	1960	1,604,486	609,034	995,453	108,654	113,070	21,861	97,037
	1959							
URBAINE FIRE INS. CO. 1838 90 John St., New York 38, N.Y.	1960	6,709,491	3,181,176	3,528,313	4,235	2,942	2,543	1,524
	1959	6,505,106	2,859,173	3,645,933	90	167	...	70
VALLEY FORGE INS. CO. 1944 412 Washington St., Reading, Pa.	1960	27,689,713	18,705,545	8,984,168	See American Casualty Co.			
	1959	26,023,449	17,100,930	8,922,519	See American Casualty Co.			
VALLEY FORGE LIFE INS. 1956 412 Washington St., Reading, Pa.	1960	1,908,802	384,856	1,523,946	905	905	...	532
	1959	1,765,319	241,183	1,524,136	1,111	1,237	1,786	467
WESTERN ASSURANCE CO. 1851 110 William St., N.Y. 36, N.Y.	1960	13,407,117	7,012,319	6,394,798	1,543	1,761	-149	719
	1959	12,729,844	6,626,326	6,103,518	8,964	9,246	10,293	1,985
WESTERN BANKERS LIFE 1950 221 E. Third, S., Salt Lake City, Utah	1960	1,521,451	1,005,871	515,581	1,091	1,047	542	847
	1959							
WESTERN FARM BUREAU MUT. 1948 240 W. Court Ave., Las Cruces, N.M.	1960	1,758,543	1,134,262	624,282	76,529	76,848	49,131	U
	1959	1,615,717	1,000,245	615,717	104,930	107,105	88,173	13,379
WESTERN GENERAL INS. CO. 1951 1903 Hermann, Dr., Houston 4, Texas	1960	2,740,052	2,313,401	426,651	1,578	1,605	387	1,110
	1959							
WESTERN MUTUAL INS. CO. 1907 616-10th St., Des Moines 8, Iowa	1960	9,842,095	5,227,218	4,614,877	183,112	229,158	51,255	U
	1959	9,185,466	4,663,592	4,521,874	245,752	237,546	81,803	112,068
WESTERN NATIONAL LIFE INS. 1944 205 E. Tenth Ave., Amarillo, Texas	1960	7,411,547	5,276,976	2,134,571	28,166	34,918	26,112	21,141
	1959	6,519,353	4,639,429	1,879,924	4,014	57,637	28,566	19,670
WESTERN STATES LIFE INS. CO. 1930 716 7th St., S, Fargo, North Dakota	1960	22,730,577	20,703,037	2,027,540	15,759	13,512	3,063	11,099
	1959	20,876,955	18,924,415	1,952,540	2,609	1,535	73	8,262
WESTERN STATES MUTUAL INS. CO. 1932 414 W. Stephenson St., Freeport, Ill.	1960	2,218,166	1,845,260	372,906	21,690	14,422	...	U
	1959	2,276,104	1,905,625	370,480	2,494	2,564	2,000	1,000
WISCONSIN LIFE INS. CO. 1895 30 W. Mifflin St., Madison 3, Wis.	1960	27,737,680	26,060,045	1,677,635	1,320	1,124	...	2,840
	1959							
WOODMEN OF THE WORLD LIFE INS. 1891 17th & Farnam St., Omaha 2, Nebraska	1960	228,587,299	191,015,638	37,571,660	18,474	18,474	13,955	...
	1959							
YORKSHIRE INS. CO. 1926 80 Maiden Lane, New York, N.Y.	1960	20,104,163	15,481,245	4,622,918	See Continental Insur. Co.			
	1959	17,777,281	13,077,462	4,699,819	See Continental Insur. Co.			

† Less dividends to policyholders or earned income credits. U Unavailable.

REPORTS FOR YEAR ENDING DECEMBER 31, 1960 AND 1959, OF BLUE CROSS HOSPITAL PLANS*
(MEMBERS OF THE AMERICAN HOSPITAL ASSOCIATION)

	Name and Location of Hospital Association	Year Ending Dec. 31	Total Admitted Assets	Accrued Claims Liabilities	Total Unearned Sub.	Other Liabilities	Total Liabilities	Reserves	Earned Subscription Income	Total Earned Income	Claims Expense	Operating Expense	Total Expense	Net Income	Ratios to Earned Sub. Income: Claims Exp.	Oper. Exp.	Total Exp.	
			$	$	$	$	$	$	$	$	$	$	$	$	%	%	%	
1	Blue Cross-Blue Shield of Alabama	A1960	11,256,908	3,459,302	1,786,307	69,508	5,315,117	5,941,791	B 18,686,709	18,907,941	18,540,728	618,399	19,159,127	-251,186	99.2	3.3	102.5	1
	Birmingham 5, Ala., H.F. Singelton, President	C1959	9,586,759	2,270,027	1,837,655	47,265	4,154,947	5,431,812	23,200,120	23,227,552	20,619,561	1,477,314	22,096,875	1,130,677	88.9	6.3	95.2	
2	Associated Hospital Service of Arizona	1960	2,527,117	843,041	586,648	41,723	1,471,412	1,055,705	7,000,287	7,042,612	5,959,340	368,478	6,327,818	714,794	85.1	5.3	90.4	2
	Phoenix, Ariz., L.D. Lau, Exec. Dir.	1959	1,659,627	661,190	469,223	75,373	1,205,786	453,841	5,237,606	5,262,936	4,962,581	328,908	5,291,489	-28,553	94.7	6.3	101.0	
3	Arkansas Medical and Hospital Service, Inc.	C1960	3,532,595	760,487	632,360	29,517	1,422,364	2,110,231	7,778,642	7,856,802	6,903,914	737,821	7,641,735	215,067	88.7	9.5	98.2	3
	Little Rock, Ark., S.M. Butler, Exec. Dir.	C1959	3,052,062	652,839	484,913	24,139	1,161,891	1,890,171	6,849,279	6,885,931	5,881,645	701,732	6,583,377	302,554	85.9	10.2	96.1	
4	Hospital Service of Southern California	C1960	24,741,970	8,722,156	3,467,295	382,807	12,572,258	B12,169,712	54,008,750	54,735,410	49,061,936	3,777,150	52,839,086	1,896,324	90.8	7.0	97.8	4
	Los Angeles 27, Calif., H.C. Abbott, Exec.Dir.	C1959	20,650,364	7,475,792	2,916,247	1,261,382	11,653,421	8,996,943	48,120,160	48,629,431	43,719,618	3,083,843	45,803,461	2,825,970	88.8	6.4	95.2	
5	Hospital Service of California	C1960	25,513,614	5,600,000	3,646,512	745,056	9,991,568	15,522,046	42,845,069	43,691,008	39,396,868	2,542,886	41,939,754	1,751,254	92.0	5.9	97.9	5
	Oakland 12, Calif., J.P. Nelson, Exec. Dir.	C1959	22,818,201	4,550,000	3,249,497	1,247,912	9,047,409	13,770,792	36,405,676	36,980,002	31,448,381	2,114,902	33,563,283	3,416,719	86.4	5.8	92.2	
6	Colorado Hospital Service	1960	6,656,208	3,370,784	1,866,575	63,084	5,300,443	1,355,765	21,282,844	21,460,530	22,437,436	990,534	23,427,970	-1,967,440	105.4	4.7	110.1	6
	Denver 6, Colo., T.M. Tierney, Exec. V.P.	1959	7,240,717	2,558,296	1,044,355	295,993	3,898,644	3,342,073	18,400,824	18,569,890	17,366,952	962,082	18,329,034	240,856	94.4	5.2	99.6	
7	Connecticut Blue Cross	1960	29,345,932	6,557,098	3,064,941	158,953	9,780,992	B19,564,940	35,948,188	36,667,415	35,123,025	1,916,749	37,039,774	-372,359	97.7	5.3	103.0	7
	New Haven, Conn., J.F. Duplinsky, Gen. Mgr.																	
8	Group Hospital Service, Inc.	A1960	6,547,008	1,860,160	629,559	42,115	2,531,834	4,015,174	7,587,471	7,697,292	7,074,005	319,016	7,393,021	304,271	93.2	4.2	97.4	8
	Wilmington 99, Del., H.V. Maybee, Man. Dir.	C1959	5,467,824	1,580,283	592,733	14,761	2,187,779	3,280,045	6,416,116	6,498,851	6,415,324	317,004	6,732,328	-233,477	99.9	5.0	104.9	
9	Group Hospitalization Inc.	1960	19,180,112	14,619,988	1,134,842	32,708,315	48,463,145	10,716,967	30,929,180	31,520,780	29,493,807	1,402,105	30,895,912	624,868	95.4	4.5	99.9	9
	Washington 5, D.C., F.P. Rawlings, Jr.,Pres.	1959	17,104,606	2,604,032	1,936,412	2,723,774	7,264,218	9,840,388	18,501,033	19,005,748	16,183,727	1,062,967	17,246,694	1,759,054	87.5	5.7	93.2	
10	Blue Cross of Florida, Inc.	1960	8,086,950	2,010,829	1,344,801	272,929	3,628,559	4,458,391	23,936,091	24,160,550	21,220,890	1,272,322	22,493,212	1,667,338	88.7	5.3	94.0	10
	Jacksonville, Fla., H.A. Schroder, Exec. Dir.	1959	5,918,488	1,716,958	1,174,969	222,778	3,114,705	2,803,783	18,960,052	19,106,917	17,772,921	1,187,953	18,960,874	146,043	93.7	6.3	100.0	
11	United Hospitals Service Association	1960	1,845,655	328,444	322,605	42,099	693,148	1,152,507	5,186,262	5,249,861	4,738,378	285,442	5,023,820	226,041	91.4	5.5	96.9	11
	Atlanta 9 Ga., C.J. Anderson, Exec. Dir.	1959	1,612,725	343,317	339,747	2,277	685,341	927,384	4,549,055	4,599,469	4,206,429	257,513	4,463,942	135,527	92.5	5.6	98.1	
12	Georgia Hospital Service Ass'n., Inc.	1960	1,277,942	313,576	216,203	1,801	531,580	746,362	4,179,338	4,214,557	3,920,203	290,314	4,210,517	4,040	93.8	6.9	100.7	12
	Columbus, Ga. J.H. Moye, Exec. Dir.	1959	1,219,259	324,221	164,767	949	489,937	729,322	3,562,780	3,586,315	3,113,809	245,038	3,358,847	227,468	87.4	6.9	94.3	
13	Hospital Service Ass'n. of Savannah	1960	241,472	29,143	58,877	8,332	96,352	145,120	723,562	760,371	696,531	59,569	756,100	4,271	96.3	8.2	104.5	13
	Savannah, Ga., H.B. Coolidge, Exec. Dir.	1959	209,789	28,931	52,716	4,976	86,623	123,166	636,979	643,417	593,514	45,589	639,103	4,314	93.2	7.1	100.3	
14	Idaho Hospital Service	C1960	839,339	235,576	84,208	22,316	342,100	497,239	1,840,974	1,858,963	1,552,852	211,677	1,764,529	94,434	84.3	11.5	95.8	14
	Boise, Idaho, L.O. Thompson, Exec. Dir.	C1959	655,311	171,259	72,989	8,775	253,023	B 402,288	1,513,419	1,524,076	1,275,712	173,755	1,449,467	74,609	84.3	11.5	95.8	
15	Hospital Service Corporation	1960	37,668,460	13,319,000	9,722,239	553,962	23,595,201	14,073,259	113,034,776	113,860,908	101,596,733	4,436,347	106,033,080	7,827,828	89.9	3.9	93.8	15
	Chicago 90, Ill., R.T. Evans, Exec. Dir.	1959	26,202,556	10,040,000	9,467,129	449,996	19,957,125	6,245,431	94,093,403	94,744,077	90,246,723	4,156,569	94,403,292	340,785	95.9	4.4	100.3	
16	Blue Cross Hospital Service	1960	16,728,147	5,453,729	4,141,099	5,834,814	15,429,642	1,298,505	46,923,939	47,444,539	43,808,024	2,515,650	46,323,674	1,120,865	93.3	5.4	98.7	16
	Indianapolis 9, Ind. G.W. Spring, Exec. Dir.	1959	15,510,889	5,275,275	2,396,894	994,082	8,666,251	6,844,638	42,274,351	42,661,281	38,132,707	2,455,908	40,588,615	2,072,666	90.2	5.8	96.0	
17	Hospital Service Inc. of Iowa	1960	10,468,807	2,761,392	1,610,703	283,651	4,655,746	5,813,061	16,490,473	16,842,379	15,785,337	824,925	16,610,262	232,117	95.7	5.0	100.7	17
	Des Moines 7, Iowa, F.P.G. Lattner, Pres.	1959	10,070,636	2,438,915	1,783,999	307,723	4,530,637	5,539,999	15,850,400	16,130,931	13,584,157	817,011	14,401,168	1,729,763	85.7	5.2	90.9	
18	Associated Hospitals Service, Inc.	1960	1,274,817	608,614	465,068	84,803	1,158,485	116,332	4,391,942	4,416,598	4,013,275	264,599	4,277,874	138,724	91.4	6.0	97.4	18
	Sioux City 4, Iowa, J.B. Jackson, Pres.	1959	1,175,775	307,043	430,281	56,893	794,217	B 382,558	4,007,118	4,028,709	3,708,525	296,279	4,004,804	23,905	92.5	7.4	99.9	
19	Kansas Hospital Service Ass'n., Inc.	1960	5,817,936	2,237,218	1,225,903	650,264	4,113,385	1,704,551	16,399,669	16,675,016	15,182,318	948,820	16,131,138	543,878	92.6	5.8	98.4	19
	Topeka, Kansas, S.J. Barham, Exec. Dir.	1959	4,896,746	2,175,950	1,221,477	342,365	3,739,792	1,156,954	14,813,809	14,905,956	13,913,782	884,538	14,798,320	107,636	93.9	6.0	99.9	
20	Blue Cross Hospital Plan, Inc.	1960	9,823,522	1,715,001	1,742,743	210,729	3,668,473	6,155,049	17,131,082	17,354,829	15,802,324	792,390	16,594,714	760,115	92.3	4.6	96.9	20
	Louisville 5, Ky., D.L. Tynes, Pres.	1959	8,446,737	1,315,040	1,629,462	107,300	3,051,802	5,394,935	14,635,379	14,753,819	12,911,368	738,154	13,649,522	1,104,297	88.2	5.1	93.3	
21	Louisiana Hospital Service	C1960	1,439,933	349,209	212,908	76,640	638,757	801,176	4,721,487	4,745,844	3,915,328	537,115	4,452,443	293,401	82.9	11.4	94.3	21
	Baton Rouge, La., T.B. Bennett, Exec. Dir.	C1959	1,078,062	329,228	182,278	37,854	549,360	528,702	3,849,640	3,872,844	3,307,021	511,174	3,818,195	54,649	85.9	13.3	99.2	
22	Hospital Service Ass'n. of New Orleans	1960	4,282,074	791,208	407,282	374,614	1,573,104	B 2,708,970	6,930,633	7,020,040	6,219,140	448,984	6,668,124	351,916	89.7	6.5	96.2	22
	New Orleans 13, La., E. Groner, Exec. Dir.	1959	3,669,629	636,044	375,022	268,456	1,279,522	B 2,390,107	5,824,308	5,883,454	5,160,351	387,988	5,548,339	335,115	88.6	6.7	95.3	
23	Associated Hospital Service of Maine	1960	3,790,543	1,445,381	439,954	25,869	1,911,204	1,879,339	9,420,319	9,464,152	8,358,627	428,620	8,787,247	676,905	88.7	4.6	93.3	23
	Portland 5, Maine, P.A. Webb, Exec. Dir.	1959	2,509,014	947,822	380,703	18,245	1,346,770	1,162,244	7,581,479	7,608,849	7,214,858	392,510	7,607,368	1,481	95.2	5.2	100.4	
24	Maryland Hospital Service	1960	11,632,064	4,020,353	1,905,797	1,236,136	7,162,286	B 4,469,778	32,169,917	32,921,581	30,493,017	1,476,172	31,969,189	952,392	94.8	4.6	99.4	24
	Baltimore 1, Md., R.H. Dabney, Exec. Dir.	1959	9,412,887	3,224,587	1,843,996	730,286	5,798,869	B 3,614,018	27,183,840	27,181,530	27,273,411	1,414,020	28,687,431	-1,505,901	100.3	5.2	105.5	
25	Massachusetts Hospital Service, Inc.	1960	70,023,122	16,167,000	5,478,446	1,932,182	23,577,628	46,445,494	81,030,681	81,758,022	72,369,598	3,179,445	75,549,043	6,208,979	89.3	3.9	93.2	25
	Boston 6, Mass., R.C. Brockway, Exec. Dir.	1959	59,336,632	12,212,000	5,348,978	1,539,141	19,100,119	40,236,513	73,874,793	74,294,295	64,784,078	2,811,289	67,595,367	6,698,928	87.7	3.8	91.5	
26	Michigan Hospital Service	1960	47,129,683	26,243,326	8,850,157	552,744	35,646,227	11,483,456	144,479,030	146,072,396	142,742,747	5,053,639	147,796,386	-1,723,990	98.8	3.5	102.3	26
	Detroit 26, Mich. W.S. McNary, Exec. V.P.	1959	47,028,281	24,002,559	8,497,856	1,320,420	33,820,835	13,207,446	144,078,051	145,236,295	131,756,260	5,136,440	136,892,700	8,343,595	91.4	3.6	95.0	
27	Minnesota Hospital Service Association	1960	15,105,891	6,897,438	2,368,202	554,561	9,820,201	5,285,690	41,386,448	41,793,043	39,631,627	2,311,636	41,943,263	-150,220	95.7	5.6	101.3	27
	St. Paul 14, Minn. R.T. Crist, Pres.	1959	13,762,834	6,342,487	2,174,699	664,968	9,182,154	4,580,680	39,321,054	39,614,103	37,573,980	1,735,441	39,309,421	304,682	95.6	4.4	100.0	
28	Mississippi Hospital and Medical Service	C1960	3,592,007	1,028,774	663,567	260,577	1,952,918	1,639,089	12,332,000	12,417,129	10,837,861	D 1,389,877	12,227,738	189,391	87.9	11.3	99.2	28
	Jackson 5, Miss., R.C. Williams, Exec. Dir.	C1959	3,257,771	970,327	480,328	230,086	1,680,741	1,577,030	10,870,967	10,929,621	9,237,451	D 1,273,064	10,510,515	419,106	85.0	11.7	96.7	
29	Group Hospital Service, Inc.	1960	8,577,915	2,335,561	399,901	718,869	3,454,331	5,123,584	13,017,993	13,237,816	11,579,973	739,495	12,319,468	918,348	88.9	5.7	94.6	29
	Kansas City 41, Mo., F.K. Helsby, Exec. Dir.	1959	7,666,104	2,494,150	662,586	701,532	3,858,268	3,807,836	12,434,646	12,593,021	11,204,700	691,176	11,895,876	697,145	90.1	5.6	95.7	
30	Group Hospital Service, Inc.	1960	13,147,323	2,628,601	2,674,327	548,346	5,851,274	7,296,049	24,878,438	25,273,877	22,461,482	1,489,249	23,950,731	1,323,146	90.3	6.0	96.3	30
	St. Louis 8, Mo., O.W. Rexford, Pres.	1959	11,741,317	2,547,179	2,669,182	552,053	5,768,414	5,972,903	23,331,151	23,593,053	20,068,927	1,473,978	21,542,905	2,050,148	86.0	6.3	92.3	
31	Hospital Service Ass'n. of Montana	C1960	322,521	95,415	57,136	13,119	165,670	156,851	730,484	735,425	600,445	116,540	716,985	18,440	82.2	16.0	98.2	31
	Great Falls, Mont., W.A. Guy, Exec. Dir.	C1959	267,535	73,871	50,768	1,821	126,460	141,075	555,363	560,058	450,526	88,418	538,944	21,114	81.1	15.9	97.0	
32	Nebraska Blue Cross Hospital Service Ass'n.	1960	5,413,007	702,681	467,280	66,369	1,236,330	B 4,176,677	5,918,865	6,069,548	374,737	5,424,442	5,799,179	270,369	91.7	6.5	98.2	32
	Omaha 2, Nebr., J.O. Barger, Exec. Dir.	1959	4,875,508	566,649	489,937	30,689	1,087,275	B 3,788,233	5,695,477	5,733,732	5,107,260	352,995	5,460,255	273,477	89.7	6.2	95.9	
33	New Hampshire-Vermont Hospitalization	1960	5,365,851	1,225,793	646,026	683,077	2,554,896	2,810,955	11,632,905	11,743,182	10,189,357	621,722	10,811,079	932,103	87.6	5.3	92.9	33
	Concord, New Hampshire, T.E. Edney, Exec.Dir.	1959	4,326,623	1,188,329	561,313	698,329	2,447,971	1,878,852	10,222,440	10,314,999	9,322,253	584,986	9,907,239	407,760	91.2	5.7	96.9	
34	Hospital Service Plan of New Jersey	1960	29,433,370	9,372,928	3,483,535	1,702,784	14,559,247	14,874,123	75,492,036	77,323,212	68,300,000	3,323,446	71,623,446	5,699,766	90.5	4.4	94.9	34
	Newark 2, N. J., C.K. Withers, Pres.	1959	24,670,149	11,177,451	3,572,012	746,329	15,495,792	9,174,357	64,318,045	64,953,328	60,821,357	3,185,798	64,007,155	946,173	94.6	4.9	99.5	
35	Hospital Service, Inc.	1960	667,429	247,500	88,502	11,955	347,957	B 319,472	2,022,818	2,040,216	1,804,513	189,066	1,993,579	46,637	89.2	9.4	98.6	35
	Albuquerque, N. Mex., L.W. Barrell, Exec. Off.	1959	624,032	244,187	107,709	15,837	367,733	B 256,299	1,967,967	1,982,567	1,742,235	186,829	1,929,064	53,503	88.5	9.5	98.0	
36	Associated Hospital Service of Capital Dist.	1960	7,710,574	1,731,063	1,395,277	2,411,721	5,538,061	B 2,172,513	15,536,056	15,794,333	14,420,487	591,354	15,011,841	782,492	92.8	3.8	96.6	36
	Albany 10, N.Y., R.J. Hammersley,Jr.,Exec.Dir.	1959	6,002,112	1,520,850	1,518,585	1,571,656	4,611,091	B 1,391,021	13,101,051	13,180,666	13,476,972	548,109	14,025,081	-844,415	102.9	4.2	107.1	
37	Hospital Service Corp. of Western New York	1960	12,603,612	6,315,000	2,201,855	330,674	8,847,529	3,756,083	27,894,585	28,148,579	26,087,031	1,308,750	27,395,781	752,798	93.5	4.7	98.2	37
	Buffalo 2, N.Y., C.M. Metzger, Pres.	1959	10,233,132	4,880,000	2,433,791	323,353	7,637,144	2,595,988	22,421,381	22,561,768	22,043,601	1,248,228	23,291,829	-730,061	98.3	5.6	103.9	
38	Chautauqua Region Hospital Service Corp.	1960	468,923	126,545	104,703	47,973	279,221	B 189,702	1,030,338	1,043,495	1,082,249	90,699	1,172,948	-129,453	105.0	8.8	113.8	38
	Jamestown, N.Y., R.E. Johnson, Mgr. Dir.	1959	587,850	151,649	93,895	24,547	270,091	B 317,759	978,948	993,953	970,403	83,510	1,053,913	- 59,960	99.1	8.5	107.6	
39	Associated Hospital Service of New York	1960	90,859,942	E23,534,900	24,351,708	3,936,599	E51,823,207	BE39,036,735	197,529,759	198,088,044	E174,737,229	11,993,771	E186,731,000	E11,357,044	88.4	6.1	94.5	39
	New York 16, N.Y., J.D. Colman, Pres.	1959	71,590,207	22,815,000	18,927,126	2,058,391	43,800,517	E27,789,690	159,880,717	162,795,591	156,638,339	11,013,872	167,652,211	-4,856,620	98.0	6.9	104.9	
40	Rochester Hospital Service Corp.	1960	7,903,342	3,211,873	1,495,301	182,349	4,889,523	B 3,013,819	16,566,092	16,763,155	15,577,713	566,589	16,144,302	618,853	94.1	3.4	97.5	40
	Rochester 4, N.Y., D.M. Stewart, Mgr. Dir.	1959	6,684,507	2,557,496	1,433,830	305,633	4,296,959	B 2,387,548	13,956,702	14,108,893	13,533,652	547,128	14,080,780	28,113	97.0	3.9	100.9	
41	Group Hospital Service, Inc.	1960	4,671,725	1,948,674	1,279,584	105,029	3,333,287	B 1,338,438	13,108,791	13,249,731	12,482,661	606,782	13,089,443	160,288	95.2	4.6	99.8	41
	Syracuse 2, N.Y., J.C. Butler, Pres.	1959	3,829,316	1,567,962	1,044,474	385,069	2,997,505	B 831,811	10,139,448	10,191,451	10,677,599	542,292	11,219,891	-1,028,440	105.3	5.4	110.7	

REPORTS FOR YEAR ENDING DECEMBER 31, 1960 AND 1959, OF BLUE CROSS HOSPITAL PLANS*
(MEMBERS OF THE AMERICAN HOSPITAL ASSOCIATION)

	Name and Location of Hospital Association	Year Ending Dec. 31	Total Admitted Assets	Total Unearned Sub.	Accrued Claims Liabilities	Other Liabilities	Total Liabilities	Reserves	Earned Subscription Income	Total Earned Income	Claims Expense	Operating Expense	Total Expense	Net Income	Ratios to Earned Sub. Income: Claims Exp.	Oper. Exp.	Total Exp.	
			$	$	$	$	$	$	$	$	$	$	$	$	%	%	%	
42	Hospital Plan, Incorporated	1960	2,196,706	749,419	438,928	73,876	1,262,223	934,483	6,182,734	6,206,441	5,820,940	353,997	6,174,937	31,504	94.2	5.7	99.9	42
	Utica, New York, H.N. Howell, Mgr. Dir.	1959	2,109,699	665,332	502,364	8,024	1,175,720	933,979	5,394,385	5,416,606	5,066,298	319,780	5,386,078	30,528	93.9	5.9	99.8	
43	Hospital Service Corp. of Jefferson County	1960	243,841	41,660	61,205	13,165	116,030	B 127,811	698,069	704,881	750,606	55,026	805,632	-100,751	107.5	7.9	115.4	43
	Watertown, N.Y., R.M. Harrington, Mgr. Dir.	1959	339,759	22,773	62,207	11,951	96,931	B 242,828	648,103	654,779	618,774	54,260	673,034	- 18,255	95.5	8.4	103.9	
44	Hospital Saving Ass'n. of North Carolina	A1960	8,683,272	2,187,916	1,533,873	143,962	3,865,751	4,817,521	12,215,983	12,474,901	10,785,018	962,898	11,747,916	726,985	88.3	7.9	96.2	44
	Chapel Hill, N.C., E.B. Crawford, Exec. V.P.	C1959	6,981,763	1,785,316	1,248,361	137,099	3,170,776	3,810,987	10,518,668	10,642,481	9,733,903	839,964	10,573,867	68,614	92.5	8.0	100.5	
45	Hospital Care Ass'n., Inc.	C1960	6,343,383	1,469,863	1,165,789	110,749	2,746,401	3,596,982	10,508,981	10,699,331	8,926,455	1,132,564	10,059,019	640,312	84.9	10.8	95.7	45
	Durham, N.C., E.M. Herndon, Exec. V.P.	C1959	5,583,840	1,445,390	1,084,445	106,426	2,636,261	2,947,579	9,555,691	9,759,071	8,144,002	1,167,931	9,311,933	447,138	85.2	12.2	97.4	
46	North Dakota Hospital Service Ass'n.	1960	1,394,117	794,803	817,092	23,616	1,635,511	-241,394	5,991,775	6,160,074	6,130,519	486,265	6,616,784	-456,710	102.3	8.1	110.4	46
	Fargo, N.D., W.A. Guy, Exec. Dir.	1959	1,812,705	716,572	834,562	36,233	1,587,367	225,338	5,385,492	5,470,883	4,930,834	466,733	5,397,567	73,316	91.5	8.7	100.2	
47	Hospital Service Inc. of Stark County	1960	2,300,135	958,807	388,260	6,072	1,353,139	946,996	7,084,653	7,124,839	6,544,819	143,808	6,688,627	436,212	92.4	2.0	94.4	47
	Canton 2, Ohio, R.O. Parker, Dir.	1959	1,459,785	573,394	370,969	10,234	954,597	505,188	5,701,370	5,731,692	5,613,126	137,576	5,750,702	-19,010	98.5	2.4	100.9	
48	Hospital Care Corporation	1960	15,535,215	5,195,455	3,590,407	1,121,734	9,907,596	5,627,619	39,832,021	40,245,061	40,348,150	1,511,889	41,860,039	-1,614,978	101.3	3.8	105.1	48
	Cincinnati 6, Ohio, E.H. Kammer, Exec. V.P.	1959	15,849,986	4,524,688	3,218,436	852,035	8,595,159	7,254,827	37,436,555	37,820,650	36,211,877	1,406,557	37,618,434	202,216	96.7	3.8	100.5	
49	Blue Cross of Northeast Ohio	1960	21,823,851	12,356,218	4,755,923	228,817	17,340,958	4,482,893	72,494,309	73,100,434	72,752,327	1,871,253	74,623,580	-1,523,146	100.3	2.6	102.9	49
	Cleveland 15, Ohio, J.R. Mannix, Exec. V.P.	1959	21,657,154	11,284,535	5,053,439	207,212	16,545,186	5,111,968	68,860,014	69,240,390	66,324,869	1,909,616	68,234,485	1,005,905	96.3	2.8	99.1	
50	Central Hospital Service	1960	3,341,148	985,066	850,228	40,000	1,875,294	B 1,465,854	11,689,432	11,772,017	11,683,298	505,156	12,188,454	-416,437	100.0	4.3	104.3	50
	Columbus 15, Ohio, R.W. Jordan, Exec. V.P.	1959	3,579,983	845,913	851,779	...	1,697,692	B 1,882,291	11,402,716	11,472,658	10,596,322	497,376	11,093,698	378,960	92.9	4.4	97.3	
51	Hospital Service, Inc.	1960	1,420,125	499,208	261,897	3,234	764,339	B 655,786	3,220,051	3,252,317	3,060,265	107,179	3,167,444	84,873	95.1	3.3	98.4	51
	Lima, Ohio, E.J. Staton, Exec. Dir.	1959	1,251,346	389,326	268,198	7,891	665,415	B 585,931	2,953,745	2,979,955	2,741,312	112,961	2,854,273	125,682	92.8	3.8	96.6	
52	Hospital Service Ass'n. of Toledo	1960	6,146,216	1,180,897	1,202,581	8,038	2,391,516	B 3,754,700	14,776,447	14,958,484	14,023,768	532,625	14,556,393	402,091	94.9	3.6	98.5	52
	Toledo 2, Ohio, J.H. Smith, Pres.	1959	5,496,247	907,491	1,245,368	5,530	2,158,389	B 3,337,858	14,291,027	14,430,975	12,905,758	640,747	13,546,531	1,034,444	90.3	3.4	93.7	
53	Associated Hospital Service, Inc.	1960	3,873,443	1,452,167	389,391	49,485	1,891,043	1,982,400	12,790,569	12,894,099	11,864,633	287,689	12,152,322	741,777	92.8	2.2	95.0	53
	Youngstown 7, Ohio, J.B. Morgan, Jr.,Exec.V.P.	1959	3,070,696	1,390,049	360,777	91,444	1,842,270	1,228,426	11,095,179	11,177,722	11,066,115	271,168	11,337,283	-159,561	99.7	2.5	102.2	
54	Group Hospital Service	1960	4,826,498	2,146,591	875,439	158,361	3,180,391	1,646,107	14,348,552	14,437,682	13,544,134	860,463	14,404,597	33,085	94.4	6.0	100.4	54
	Tulsa 1, Okla., N.D. Helland, Dir.	1959	4,984,287	1,975,868	993,175	87,049	3,056,092	1,928,195	12,094,323	12,165,408	11,725,037	812,437	12,538,484	-373,076	96.9	6.7	103.6	
55	Northwest Hospital Service	C1960	6,406,904	1,492,482	436,127	315,927	2,244,536	B 4,162,368	11,294,280	11,453,052	9,810,946	926,223	10,737,169	715,883	86.9	8.2	95.1	55
	Portland 7, Oregon, F.F. Dickson, Exec. Dir.	C1959	5,091,429	1,193,070	381,525	74,007	1,648,602	B 3,442,827	9,253,468	9,375,525	8,128,686	814,021	8,942,707	432,818	87.8	8.8	96.6	
56	Hospital Service Plan of Lehigh Valley	1960	4,641,578	966,228	649,921	363,374	1,979,523	B 2,662,055	8,762,716	8,875,756	8,445,865	423,687	8,869,552	6,204	96.4	4.8	101.2	56
	Allentown, Pa., E.A. van Steenwyk, Exec. V.P.	1959	3,924,915	849,406	497,253	76,066	1,422,725	B 2,502,190	7,945,018	8,057,899	7,730,326	485,073	8,215,399	-157,500	97.3	6.1	103.4	
57	Capital Hospital Service	1960	9,684,168	3,391,834	1,957,709	685,703	6,035,246	3,648,922	20,723,000	20,931,771	18,792,833	1,115,664	19,908,497	1,023,274	90.7	5.4	96.1	57
	Harrisburg, Pa., R.D. Rife, Exec. V.P.	1959	7,232,076	2,214,235	2,050,952	351,709	4,616,896	2,615,180	18,892,957	19,022,489	17,237,015	1,071,963	18,308,978	713,511	91.2	5.7	96.9	
58	Associated Hospital Service of Philadelphia	1960	25,047,206	10,142,513	3,920,786	2,715,320	16,778,619	B 8,268,587	67,862,631	68,392,457	60,729,170	3,787,107	64,516,277	3,876,180	89.5	5.6	95.1	58
	Philadelphia 2, Pa., E.A. van Steenwyk,Exec.V.P.	1959	19,320,309	8,869,095	3,934,492	2,124,315	14,927,902	B 4,392,407	59,700,219	60,053,499	56,149,057	3,645,478	59,794,535	258,964	94.1	6.1	100.2	
59	Hospital Service Ass'n. of Western Pa.	1960	28,856,227	8,707,790	4,796,126	4,490,318	17,994,234	B10,859,993	69,262,696	69,815,044	62,552,333	2,644,983	65,197,316	4,617,728	90.3	3.8	94.1	59
	Pittsburgh 19, Pa., W.H. Ford, Pres.	1959	22,721,369	8,059,442	4,932,323	3,504,823	16,496,588	B 6,224,781	59,491,578	59,917,437	56,476,375	2,751,844	59,228,219	689,218	94.9	4.6	99.5	
60	Hospital Service Ass'n.of Northeastern Pa.	1960	4,354,900	1,339,008	558,188	666,983	2,564,179	B 1,790,721	10,385,379	10,516,239	10,468,787	501,518	10,970,305	-454,066	100.8	4.8	105.6	60
	Wilkes-Barre, Pa., G.T. Bell, Pres.	1959	4,712,290	1,302,241	601,543	581,616	2,485,400	B 2,226,890	8,234,905	8,423,004	8,780,505	507,180	9,287,685	-864,681	106.6	6.2	112.8	
61	Hospital Service Corp. of Rhode Island.	1960	8,078,951	2,572,868	871,158	729,413	4,173,439	B 3,905,512	16,415,051	16,624,441	16,806,394	469,512	17,275,906	-651,465	102.4	2.9	105.3	61
	Providence 2, R.I., S.H. Saunders, Exec. Dir.	1959	8,394,810	2,293,787	841,629	696,981	3,832,397	B 4,562,413	14,563,069	14,760,009	15,041,129	450,287	15,491,416	-731,407	103.3	3.1	106.4	
62	South Carolina Hospital Service Plan	1960	1,808,727	619,694	347,629	146,165	1,113,488	695,239	5,640,606	5,687,352	4,994,680	502,686	5,497,366	189,986	88.6	8.9	97.5	62
	Columbia, S.C., W. Sandow, Jr., Exec. Dir.	1959	1,384,347	502,504	314,667	61,923	879,094	505,253	4,890,882	4,926,340	4,346,037	468,596	4,814,633	111,707	88.8	9.6	98.4	
63	Tennessee Hospital Service Ass'n.	C1960	17,270,034	4,809,367	2,648,005	775,817	8,233,189	B 9,036,845	27,554,990	27,984,829	25,400,987	F 1,779,176	27,180,163	804,666	92.2	6.4	98.6	63
	Chattanooga 2, Tenn., J.R. Hill, Pres.	C1959	15,210,392	3,962,556	2,491,151	497,526	6,951,233	B 8,259,159	25,291,848	25,627,748	22,796,503	F 1,674,647	24,471,150	1,156,598	90.1	6.6	96.7	
64	Memphis Hospital Service & Surgical Ass'n.	C1960	1,426,029	623,425	255,716	77,652	956,793	469,236	3,963,934	4,013,785	3,588,727	F 380,051	3,968,778	45,007	90.5	9.6	100.1	64
	Memphis, Tenn., W.W. McCrary,Jr., Exec. Dir.	C1959	1,242,700	491,582	177,258	66,127	734,967	507,733	3,397,329	3,439,285	3,074,436	F 348,391	3,422,827	16,458	90.5	10.3	100.8	
65	Group Hospital Service, Inc.	1960	15,092,273	5,297,545	1,299,329	1,346,288	7,943,162	7,149,111	33,860,635	34,114,683	30,844,583	2,577,106	33,421,889	692,794	91.1	7.6	98.7	65
	Dallas 22,Texas, W.R. McBee, Exec. Dir.	1959	13,867,740	6,072,123	1,379,813	781,530	8,233,466	5,634,274	28,268,388	28,466,034	25,319,025	2,309,638	27,628,663	837,371	89.6	8.2	97.8	
66	Intermountain Hospital Service	1960	2,465,195	551,965	331,533	341,475	1,224,973	1,240,222	4,741,021	4,832,743	4,235,743	350,836	4,586,579	246,164	89.3	7.4	96.7	66
	Salt Lake City 10, Utah, L.G. Hersey, Exec.Dir.	1959	1,993,861	645,862	193,420	217,907	1,057,189	936,672	3,774,044	3,838,806	3,303,005	311,599	3,614,604	224,202	87.5	8.3	95.8	
67	Piedmont Hospital Service Ass'n.	1960	147,705	25,553	27,392	9,675	62,620	85,085	319,907	322,940	303,962	23,000	325,962	-3,022	94.7	7.2	101.9	67
	Lynchburg, Va., F.I. Libby, Mgr.	1959	150,228	26,561	20,230	15,331	62,122	88,106	285,210	290,027	281,414	19,031	300,445	-10,418	98.7	6.7	105.4	
68	Tidewater Hospital Service Ass'n.	1960	417,896	117,442	136,952	259,151	513,545	-95,649	1,855,959	1,862,620	1,887,170	168,616	2,055,786	-193,166	101.7	9.1	110.8	68
	Norfolk, Va., G.F. Brewton, Exec. Dir.	1959	498,871	121,732	205,215	79,478	406,425	92,446	1,884,331	1,891,344	1,801,886	167,210	1,969,096	-77,752	95.6	8.9	104.5	
69	Virginia Hospital Service Ass'n.	1960	1,580,005	1,560,294	548,612	235,911	2,344,817	-764,812	10,869,239	10,881,273	10,154,208	645,407	10,799,615	81,658	93.4	6.0	99.4	69
	Richmond 30, Va., R.J. Ackart,M.D., Exec.Dir.	1959	2,027,596	1,846,502	549,206	549,058	2,944,766	-917,170	11,582,438	11,614,381	11,879,289	672,622	12,551,911	-937,530	102.6	5.8	108.4	
70	Hospital Service Ass'n. of Roanoke	1960	1,530,034	428,377	497,773	57,036	983,186	546,848	4,991,098	5,036,359	4,858,829	115,699	4,974,528	61,831	97.4	2.3	99.7	70
	Roanoke, Va., L.O. Key, Exec. Dir.	1959	1,573,040	550,387	475,082	51,386	1,076,855	496,185	4,875,634	4,909,640	4,669,706	108,608	4,778,314	131,326	95.8	2.2	98.0	
71	Washington Hospital Service Ass'n.	C1960	7,431,578	1,379,083	645,424	141,913	2,166,420	B 5,265,158	9,789,687	10,015,591	8,543,362	952,736	9,496,098	519,493	87.3	9.7	97.0	71
	Seattle 11, Wash., C.J. Kretchmer, Exec. Dir.	C1959	6,613,985	1,170,519	559,306	85,510	1,815,335	B 4,798,650	8,692,117	8,970,103	7,282,989	933,699	8,216,688	753,415	83.8	10.7	94.5	
72	Associated Hospitals, Inc.	1960	156,001	95,994	17,467	...	113,461	B 42,540	670,374	672,501	674,180	40,825	715,005	-42,504	100.6	6.1	106.7	72
	Bluefield, W.Va., W.A. McCue, Sec.	1959	172,497	64,071	23,317	...	87,388	B 85,109	556,429	559,251	531,747	39,769	571,516	-12,265	95.6	7.1	102.7	
73	Blue Cross Hospital Service Inc. of Charleston G	1960	1,081,196	498,500	147,187	116,604	762,291	319,105	4,622,929	4,634,012	4,369,361	247,176	4,616,537	17,475	94.5	5.4	99.9	73
	Charleston, W.Va., J. Hart, Mgr. Dir.	1959	738,266	320,000	70,948	120,357	511,305	226,961	2,367,333	2,402,088	2,436,586	188,611	2,575,197	-173,109	102.9	5.9	108.8	
74	Blue Cross of Northern West Virginia H	1960	166,223	115,892	26,678	1,401	143,971	22,252	519,762	520,951	532,917	59,411	592,328	-71,377	102.5	11.4	113.9	74
	Fairmount, W.Va., W.M. Morel, Sec.-Dir.	1959	156,277	38,857	27,994	797	67,648	88,629	533,004	534,004	467,234	45,562	512,796	21,208	87.7	8.5	96.2	
75	Parkersburg Hospital Service, Inc.	1960	758,413	178,402	106,916	10,265	295,583	462,830	1,112,816	1,159,228	977,761	61,123	1,038,884	120,342	87.9	5.5	93.4	75
	Parkersburg, W.Va., R.A. Wyland, Exec. Dir.	1959	617,956	146,616	108,448	14,072	269,136	348,820	1,125,950	1,150,656	992,098	60,986	1,053,084	97,572	88.1	5.4	93.5	
76	West Virginia Hospital Service, Inc.	1960	1,583,507	320,000	279,383	...	599,383	B 984,124	1,640,562	1,675,017	1,262,639	75,579	1,338,218	336,799	77.0	4.6	81.6	76
	Wheeling, W.Va., W.M. Morel, Sec.-Dir.	1959	1,224,573	245,000	57,248	...	302,248	B 922,325	1,277,928	1,310,783	1,182,505	63,012	1,245,517	65,266	92.5	4.9	97.4	
77	Associated Hospital Service, Inc.	1960	11,634,635	3,589,528	2,471,690	1,378,884	7,440,102	4,194,533	35,299,598	35,512,850	32,430,298	2,278,472	34,708,770	804,080	91.9	6.4	98.3	77
	Milwaukee 1, Wisc., L.R. Wheeler, Exec. V.P.	1959	9,868,410	3,002,959	1,673,831	1,873,067	6,549,857	3,318,553	31,249,876	31,415,796	29,225,469	2,335,803	31,561,272	-145,476	93.5	7.5	101.0	
78	Wyoming Hospital Service	1960	1,299,916	354,528	128,956	128,007	611,491	688,425	2,012,094	2,044,488	1,708,700	158,354	1,867,054	177,434	84.9	7.9	92.8	78
	Cheyenne, Wyo., A.R. Abbey, Exec. Dir.	1959	1,102,648	354,894	125,544	111,219	591,657	510,991	1,841,152	1,861,273	1,684,033	148,487	1,832,520	28,753	91.5	8.0	99.5	
79	Blue Cross of Puerto Rico	C1960	807,575	513,718	38,891	29,274	581,883	225,692	3,032,312	3,057,091	2,718,789	312,720	3,031,509	25,582	89.7	10.3	100.0	79
	San Juan 22, Puerto Rico, A. LaCruz, Exec.Dir.	C1959	701,504	356,603	8,278	19,446	384,327	B 317,177	2,660,146	2,678,103	2,375,077	279,571	2,654,648	23,455	89.3	10.5	99.8	
80	Alberta Blue Cross Plan	1960	1,602,533	75,905	118,156	5,440	199,501	1,403,032	1,998,401	2,183,286	1,554,229	221,079	1,775,308	407,978	77.8	11.0	88.8	80
	Edmonton, Alberta, J.A. Monaghan, Exec. Dir.	1959	2,216,430	67,631	107,987	19,386	195,004	2,021,426	2,126,782	2,191,365	1,295,197	278,810	1,574,007	617,358	60.9	13.1	74.0	
81	Maritime Hospital Service Ass'n.	1960	5,253,811	2,021,168	350,906	38,100	2,410,174	2,843,637	1,630,493	1,710,199	1,044,000	297,832	1,341,832	368,367	64.0	18.3	82.3	81
	Moncton, New Brunswick, T.L. Doyle, Exec. Dir.	C1959	3,701,202	660,665	416,250	35,793	1,112,708	2,588,324	3,229,036	3,293,228	2,893,000	308,813	3,201,813	91,415	89.6	9.6	99.2	
82	Quebec Hospital Service Ass'n.	C1960	15,171,006	4,985,038	556,293	1,348,839	6,890,170	8,280,836	25,303,347	25,822,595	22,997,243	1,743,433	24,740,676	1,081,919	90.9	6.9	97.8	82
	Montreal 2, Quebec, E.D. Millican, Pres.	C1959	13,485,484	4,762,674	948,112	575,781	6,286,567	7,198,917	23,083,968	23,521,526	20,847,922	1,522,404	22,370,326	1,151,200	90.3	6.6	96.9	

* Hospital Service Plans which become members of the American Hospital Association must, in addition to meeting the requirements of various state regulatory bodies, also conform to specific standards of community sponsorship, professional co-operation and hospital responsibility for services to subscribers. The data in this table has been obtained from the Blue Cross Commission of the American Hospital Association." A Assets liabilities and reserves includes medical surgical plan; other items do not.
B Includes reserve for deferred maternity benefits. C Includes medical surgical plan. D Includes 1.70% premium tax in 1959 and 1960. E Does not include Contingent Liability of $18,000,000 for Retroactive payments to Hospital for 1960
F Includes approximately 1.75% state premium tax on gross receipts in 1959 and 1960. G Formerly Hospital Service Inc. Charleston, W.Va. name changed to above in 1960. H Formerly Marion County Hospital Service Inc., Fairmount, W.Va. name changed to above in 1960.

REPORTS FOR YEAR ENDING DECEMBER 31, 1960 AND 1959 OF THE BLUE SHIELD PLANS *

	Name and Location of Medical Care Associations	Year Ending Dec. 31	Total Assets	Losses & Claims Outstanding	Other Accounts & Notes, Payable	Deferred Income	Total Liabilities	Reserves	Earned Subscription Income	Total Income	Claims Expenses	Operating Expense	Total Expense	Total Net Income	Ratios to Earned Sub. Income: Claims Exp.	Oper. Exp.	Total Exp.	
			$	$	$	$	$	$	$	$	$	$	$	$	%	%	%	
1	Blue Cross-Blue Shield of Alabama Birmingham 5, Ala. H.F.Singleton, President	A1960	11,256,908	3,459,302	69,508	1,786,307	5,315,117	5,941,791	8,234,646	8,234,646	6,470,682	967,239	7,437,921	796,725	78.6	11.7	90.3	1
		B1959	9,586,759	2,270,027	47,265	1,837,655	4,154,947	5,431,812	23,200,120	23,227,552	20,619,561	1,477,314	22,096,875	1,130,677	88.9	6.3	95.2	
2	Arizona Blue Shield Medical Service Phoenix, Ariz., L.D.Lau, Exec. Dir.	1960	1,731,607	455,000	34,002	258,434	747,436	984,171	3,623,232	3,670,399	3,271,467	362,178	3,633,645	36,754	90.3	10.0	100.3	2
		1959	1,613,983	398,000	28,966	239,599	666,565	947,418	3,155,488	3,193,564	2,765,120	315,385	3,080,505	113,059	87.6	10.0	97.6	
3	Arkansas Medical & Hospital Service, Inc. Little Rock, Ark., S.M. Butler, Exec. Dir.	B1960	3,532,595	760,487	29,517	632,360	1,422,364	2,110,231	7,778,642	7,856,802	6,903,914	737,821	7,641,735	215,067	88.7	9.5	98.2	3
		B1959	3,052,062	652,839	24,139	484,913	1,161,891	1,890,171	6,849,279	6,885,931	5,881,645	701,732	6,583,377	302,554	85.9	10.2	96.1	
4	California Physicians' Service San Francisco, Cal., E.R. Paolini, Gen.Mgr.	B1960	23,269,583	3,650,000	1,578,644	1,420,833	6,649,477	16,620,106	41,596,465	42,304,448	35,713,385	4,444,615	40,158,000	2,146,448	85.9	10.7	96.6	4
		B1959	21,033,456	3,720,000	1,353,630	1,490,528	6,564,158	14,469,298	38,832,972	39,426,618	32,322,107	4,103,755	36,425,862	3,000,756	83.2	10.6	93.8	
5	Colorado Medical Service, Inc. Denver 6, Colo., J.J. Vance, Exec. Dir.	1960	6,977,508	2,423,392	79,947	678,202	3,181,541	3,795,967	13,244,313	13,479,286	12,174,633	1,009,375	13,184,008	295,278	91.9	7.6	99.5	5
		1959	6,434,971	2,266,572	83,268	585,949	2,935,789	3,499,182	11,423,768	11,510,813	10,603,275	955,559	11,558,834	-48,021	92.8	8.4	101.2	
6	Connecticut Medical Service, Inc. New Haven 9, Conn., W.H.Horton, M.D., E.D.	1960	13,276,375	2,345,146	63,308	1,114,560	3,523,014	9,753,361	17,198,578	17,546,272	14,228,311	1,625,591	15,853,902	1,692,370	82.7	9.5	92.2	6
		1959	11,406,429	2,171,774	57,968	1,115,697	3,345,439	8,060,990	16,173,868	16,399,457	13,002,234	1,613,179	14,615,413	1,784,044	80.4	10.0	90.4	
7	Group Hospital Service, Inc. Wilmington 99, Del., H.V.Maybee, Man. Dir.	A1960	6,547,008	1,860,160	42,115	629,559	2,531,834	4,015,174	3,801,481	3,858,906	3,307,336	381,154	3,688,490	170,416	87.0	10.0	97.0	7
		A1959	5,467,824	1,580,285	14,761	592,733	2,187,779	3,280,045	3,310,003	3,355,571	3,096,041	364,269	3,460,310	-104,739	93.5	11.0	104.5	
8	Medical Service of Dist. of Columbia Washington 5, D.C., G.B.McGovern, Exec.V.P.	1960	8,507,969	4,372,483	452,805	762,663	5,587,951	2,920,018	16,661,116	16,758,244	14,527,785	1,098,411	15,626,196	1,132,048	87.2	6.6	93.8	8
		1959	5,192,340	1,975,343	109,055	1,319,973	3,404,371	1,787,969	11,171,903	11,255,675	11,059,036	961,789	12,020,825	-765,150	99.0	8.6	107.6	
9	Blue Shield of Florida, Inc. Jacksonville, Fla., H.A. Schroder, Exec.Dir.	1960	4,099,274	1,111,273	129,304	487,067	1,727,644	2,371,630	10,172,331	10,293,075	9,205,988	1,166,781	10,372,769	-79,694	90.5	11.5	102.0	9
		1959	3,924,320	984,744	17,999	473,822	1,476,565	2,447,755	9,137,385	9,265,678	8,190,838	1,075,819	9,266,657	-979	89.6	11.8	101.4	
10	United Physicians Service, Inc. Atlanta 9, Ga., C.J. Anderson, Exec. Dir.	1960	1,275,031	157,014	...	126,378	283,392	991,639	1,479,602	1,503,452	1,229,682	171,210	1,400,892	102,560	83.1	11.6	94.7	10
		1959	1,168,747	154,813	...	124,855	279,668	889,079	1,226,752	1,243,777	1,045,535	140,528	1,186,063	57,714	85.2	11.5	96.7	
11	Physicians Service, Inc. Columbus, Ga., J.H. Moye, Exec. Dir.	1960	943,101	149,118	45,000	65,417	259,535	683,566	2,564,725	2,582,317	2,021,236	271,776	2,293,012	289,305	78.8	10.6	89.4	11
		1959	603,373	147,276	...	75,862	223,138	380,235	1,691,655	1,705,293	1,520,001	231,132	1,751,133	-45,840	89.8	13.7	103.5	
12	Physicians Service Assn. of Savannah, Inc. Savannah, Ga., H.B. Coolidge, Exec. Dir.	1960	139,343	10,320	4,543	13,084	27,947	111,396	261,889	264,841	207,176	33,946	241,122	23,719	79.1	12.9	92.0	12
		1959	114,001	8,634	1,678	13,012	23,324	90,677	200,912	203,880	167,090	26,491	193,581	10,299	83.2	13.2	96.4	
13	Hawaii Medical Service Assoc. Honolulu 8, Hawaii, J.R.Veltmann, Exec. V.P.	B1960	4,444,018	1,381,700	33,595	65,764	1,481,059	2,962,959	9,062,902	9,197,082	8,047,932	675,768	8,723,700	473,382	88.8	7.5	96.3	13
		B1959	3,456,396	883,783	45,624	83,359	1,012,766	2,443,630	6,878,926	6,979,595	5,993,351	546,037	6,539,388	440,207	87.1	8.0	95.1	
14	Illinois Medical Service Chicago 90, Ill., R.T. Evans, Exec. Dir.	1960	12,279,371	3,268,100	401,294	2,014,416	5,683,810	6,595,561	22,176,307	22,552,922	21,741,731	2,092,370	23,834,101	-1,281,179	98.1	9.4	107.5	14
		1959	13,235,774	3,176,400	118,589	2,064,045	5,359,034	7,876,740	21,455,651	21,803,670	19,841,276	1,928,102	21,769,378	34,292	92.5	9.0	101.5	
15	Rock Island County Medical Service Moline, Ill., R.T. Evans, Exec. Dir.	1960	199,839	57,500	9,545	24,534	91,579	108,260	340,423	347,465	318,622	46,813	365,435	-17,970	93.6	13.8	107.4	15
		1959	215,655	59,000	3,693	26,732	89,425	126,230	398,771	405,628	348,134	56,066	404,200	1,428	87.3	14.1	101.4	
16	Medical Surgical Service of Illinois Rockford, Ill., K.K. Clark, Exec. Dir.	1960	874,211	120,000	37,382	109,352	266,734	607,477	1,033,641	1,071,289	803,052	202,382	1,005,434	65,855	77.7	19.6	97.3	16
		1959	773,828	100,000	11,800	101,199	212,999	560,829	937,837	962,378	689,118	153,680	842,798	119,580	73.5	16.4	89.9	
17	Mutual Medical Insurance, Inc. Indianapolis 9, Ind., R.S. Saylor, Exec.V.P.	1960	10,400,461	1,925,687	58,814	1,533,523	3,518,024	6,882,437	17,333,748	17,656,984	15,869,507	1,576,042	17,445,549	211,435	91.6	9.0	100.6	17
		1959	10,063,242	1,808,784	146,197	1,000,451	2,955,432	7,107,810	16,086,321	16,361,973	14,027,840	1,579,443	15,607,283	754,690	87.2	9.8	97.0	
18	Iowa Medical Service Des Moines 9, Iowa, E.C.Lowry, M.D., President	1960	6,377,579	1,566,808	69,849	1,486,459	3,123,116	3,254,463	13,580,458	13,743,597	11,655,318	1,118,721	12,774,039	969,558	85.8	8.2	94.0	18
		1959	5,136,555	1,586,662	11,394	1,269,559	2,867,615	2,268,940	12,002,837	12,151,669	10,873,642	1,037,424	11,911,066	240,603	90.6	8.6	99.2	
19	Kansas Physicians' Service Topeka, Kans., S.J. Barham, Exec. Dir.	1960	4,691,137	1,117,889	132,225	578,999	1,829,113	2,862,024	8,679,909	8,800,860	6,897,798	874,362	7,772,160	1,028,700	79.5	10.0	89.5	19
		1959	3,597,886	1,223,228	122,509	505,902	1,851,639	1,746,247	7,171,394	7,254,610	6,656,381	806,286	7,462,667	-208,057	92.8	11.3	104.1	
20	Kentucky Physician's Mutual, Inc. Louisville 5, Ky., D.L. Tynes, Exec. Dir.	1960	3,806,294	825,450	27,000	692,352	1,544,802	2,261,492	7,019,743	7,096,326	6,125,485	706,758	6,832,243	264,083	87.3	10.0	97.3	20
		1959	3,131,839	597,646	...	634,328	1,231,974	1,899,865	5,868,321	5,919,764	5,041,334	641,633	5,682,967	236,797	85.9	10.9	96.8	
21	Associated Hospital Service of Maine Portland 5, Maine, P.A. Webb, Exec. Dir.	1960	819,250	376,608	...	102,388	478,996	340,254	2,532,282	2,541,870	2,183,192	283,041	2,466,233	75,637	86.2	11.2	97.4	21
		1959	680,451	328,675	...	96,913	425,588	254,863	2,143,841	2,151,825	1,954,207	246,373	2,200,580	-48,755	91.1	11.5	102.6	
22	Maryland Medical Service, Inc. Baltimore 1, Md., R.H. Dabney, Exec. Dir.	1960	3,070,188	1,387,621	100,000	347,885	1,835,506	1,234,682	8,902,146	9,017,635	8,123,456	843,004	8,966,460	51,175	91.3	9.4	100.7	22
		1959	2,561,795	1,032,157	...	281,832	1,313,989	1,247,806	7,541,349	7,587,254	7,115,446	741,177	7,856,623	-269,369	94.4	9.8	104.2	
23	Massachusetts Medical Service Boston 6, Mass., C.G. Hayden, M.D. Exec.Dir.	1960	29,710,301	8,669,000	1,419,813	2,560,189	12,649,002	17,061,299	40,031,359	40,741,386	38,439,944	2,896,786	41,336,730	-595,344	96.1	7.2	103.3	23
		1959	28,710,547	7,206,000	1,335,156	2,512,748	11,053,904	17,656,643	37,801,521	38,290,034	35,899,555	2,647,578	38,547,133	-257,099	95.0	7.0	102.0	
24	Michigan Medical Service Detroit 26, Mich., G.Thomas Whittier, Exec.Dir.	1960	19,047,116	14,582,503	339,691	5,298,701	20,220,895	-1,173,779	82,977,311	83,437,208	79,544,619	6,148,637	85,693,256	-2,256,048	95.9	7.4	103.3	24
		1959	16,102,686	10,518,056	210,520	4,291,840	15,020,416	1,082,270	65,749,495	66,099,714	60,965,012	5,291,159	66,256,171	-156,457	92.7	8.1	100.8	
25	Minnesota Medical Service, Inc. St. Paul, Minn., R.R. Cranmer, M.D., Exec.Dir.	1960	6,280,182	1,910,083	27,276	625,841	2,563,200	3,716,982	11,662,202	11,806,481	9,760,806	1,600,431	11,361,237	445,244	83.7	13.7	97.4	25
		1959	5,902,093	1,876,695	105,680	685,662	2,668,037	3,234,056	11,790,257	11,931,813	10,197,593	1,297,433	11,495,026	436,787	86.5	11.0	97.5	
26	Mississippi Hospital & Medical Service Jackson 5, Miss., R.C. Williams, Exec. Dir.	B1960	3,592,007	1,028,774	260,577	663,567	1,952,918	1,639,089	12,332,000	12,417,129	10,837,861	C 1,389,877	12,227,738	189,391	87.9	C 11.3	99.2	26
		B1959	3,257,771	970,327	230,086	480,328	1,680,741	1,577,030	10,870,967	10,929,621	9,237,451	C 1,273,064	10,510,515	419,106	85.0	C 11.7	96.7	
27	Surgical Care, Inc. F Kansas City 41, Mo., F.K. Helsby, Exec. Dir.	1960	3,949,991	999,824	79,030	197,695	1,276,549	2,673,442	6,626,231	6,723,150	5,575,568	743,470	6,319,038	404,112	84.2	11.2	95.4	27
		1959	3,467,681	796,639	67,376	334,336	1,198,351	2,269,330	6,142,933	6,230,018	5,484,151	700,298	6,184,449	45,569	89.3	11.4	100.7	
28	Missouri Medical Service St.Louis 8, Mo., T.R. O'Brien, Exec. Dir.	1960	6,730,553	752,286	45,757	780,130	1,578,173	5,152,380	9,949,296	10,379,850	8,094,606	1,170,193	9,264,799	1,115,051	81.4	11.7	93.1	28
		1959	5,455,610	638,278	32,135	747,868	1,418,281	4,037,329	8,862,815	8,816,263	7,159,995	1,043,029	8,203,024	613,239	80.8	11.8	92.6	
29	Montana Physicians' Service Helena, Mont., M.E. Donovan, Exec. Dir.	B1960	1,951,976	758,109	5,382	395,153	1,158,644	793,332	4,742,079	4,778,456	4,450,926	492,210	4,943,136	-164,680	93.8	10.4	104.2	29
		B1959	1,712,993	515,418	...	371,707	887,125	825,868	3,426,706	3,468,978	3,003,341	389,859	3,393,200	75,778	87.6	11.4	99.0	
30	Nebraska Medical Service Omaha 2, Nebr., J.O. Burger, Exec. Dir.	1960	3,189,663	590,603	53,988	281,448	926,039	2,263,624	3,711,431	3,805,133	3,182,383	364,498	3,546,881	258,252	85.8	9.8	95.6	30
		1959	2,831,892	475,603	37,262	294,563	807,428	2,024,464	3,548,098	3,586,934	2,950,005	323,974	3,273,979	312,955	83.2	9.1	92.3	
31	New Hampshire-Vermont Physician Service Concord, N.H., K.E. Trim, Exec. Dir.	1960	3,151,447	1,454,932	195,864	342,225	1,993,021	1,158,426	7,053,189	7,099,761	6,305,326	622,963	6,928,289	171,472	89.4	8.8	98.2	31
		1959	2,665,065	1,252,055	113,741	312,315	1,678,111	986,954	6,872,036	6,902,374	6,358,925	564,337	6,923,262	-20,888	92.5	8.2	100.7	
32	Medical-Surgical Plan of New Jersey Newark 1, N.J., N.F.Alfano, M.D.Ex.V.P.	1960	13,836,978	5,600,000	104,443	1,247,535	6,951,978	6,885,000	32,090,542	32,546,351	31,516,019	2,777,374	34,293,393	-1,747,042	98.2	8.7	106.9	32
		1959	14,676,945	4,756,000	57,320	1,231,583	6,044,903	8,632,042	29,631,426	30,086,495	29,916,007	2,545,431	32,461,438	-2,374,943	101.0	8.6	109.6	
33	Surgical Service, Inc. Albuquerque, N.M., L.W. Burrell, Exec. Offr.	1960	675,657	170,000	4,597	48,606	223,203	452,454	1,176,271	1,192,544	888,771	167,645	1,056,416	136,128	75.6	14.2	89.8	33
		1959																
34	Northeastern New York Medical Service, Inc. Albany 10, N.Y., R.Hammersley, Jr., Exec.Dir.	1960	2,836,074	627,237	1,046,621	293,049	1,966,907	869,167	4,052,401	4,130,128	4,375,301	470,362	4,845,663	-715,535	107.9	11.6	119.5	34
		1959	3,597,367	545,678	1,132,443	321,392	1,999,513	1,597,854	3,771,952	3,875,847	3,286,533	430,933	3,717,466	158,381	87.2	11.4	98.6	
35	Western New York Medical Plan, Inc. Buffalo 2, N.Y., J.M. Kerrigan, Exec. V.P.	1960	7,090,716	2,535,000	101,174	971,839	3,608,013	3,482,703	14,112,315	14,313,589	14,139,555	1,310,745	15,450,300	-1,136,711	100.2	9.3	109.5	35
		1959	7,829,186	2,150,000	99,405	1,011,389	3,260,794	4,568,392	12,675,624	12,873,649	12,315,919	1,140,018	13,455,937	-582,288	97.2	9.0	106.2	
36	Chautauqua Region Medical Service, Inc. Jamestown, N.Y., R.E. Johnson, Mgr. Dir.	1960	216,050	44,996	6,515	29,212	80,723	135,327	347,999	354,347	298,991	59,621	358,612	-4,265	85.9	17.2	103.1	36
		1959	218,388	45,138	732	30,260	76,130	142,258	324,461	329,130	273,790	53,743	327,533	1,597	84.4	16.5	100.9	
37	United Medical Service, Inc. New York 16, N.Y., J.F.McCormack, Pres.	1960	45,372,876	9,234,900	2,155,663	5,394,136	16,784,699	28,588,177	66,277,130	67,705,722	58,073,837	11,871,403	69,945,240	-2,239,518	87.6	17.9	105.5	37
		1959	46,376,640	8,371,500	1,633,140	5,544,305	15,548,945	30,827,695	64,412,336	65,803,781	55,329,610	10,331,973	65,661,583	142,198	85.9	16.0	101.9	

REPORTS FOR YEAR ENDING DECEMBER 31, 1960 AND 1959, OF THE BLUE SHIELD PLANS *

	Name and Location of Medical Care Associations	Year Ending Dec. 31	Total Assets	Losses & Claims Outstanding	Other Accounts & Notes, Payable	Deferred Income	Total Liabilities	Reserves	Earned Subscription Income	Total Income	Claims Expenses	Operating Expense	Total Expense	Total Net Income	Ratios to Earned Sub. Income: Claims Exp.	Oper. Exp.	Total Exp.	
			$	$	$	$	$	$	$	$	$	$	$	$	%	%	%	
38	Genesee Valley Medical Care, Inc.	1960	5,022,233	1,832,820	48,406	517,554	2,398,780	2,623,453	7,052,500	7,199,780	7,735,560	487,845	8,223,405	-1,023,625	109.7	6.9	116.6	38
	Rochester 4, N.Y., D.R.Robertson, Exec. Dir.	1959	5,662,614	1,438,525	69,103	512,834	2,020,462	3,642,152	6,470,288	6,620,424	6,601,002	505,046	7,106,048	-485,624	102.0	7.8	109.8	
39	Central New York Medical Plan	1960	2,451,544	896,867	99,950	327,287	1,324,104	1,127,440	4,411,557	4,472,983	3,991,015	432,397	4,423,412	49,571	90.5	9.8	100.3	39
	Syracuse 2, N.Y., J.C.Butler, Exec. V. P.	1959	2,365,368	846,321	65,200	338,953	1,250,474	1,114,894	4,096,444	4,162,903	3,609,549	420,838	4,030,387	132,516	88.1	10.3	98.4	
40	Medical Surgical Care, Inc.	1960	2,621,140	435,484	43,190	177,964	656,638	1,964,502	3,088,348	3,155,755	2,923,726	352,020	3,275,746	-119,991	94.7	11.4	106.1	40
	Utica, N.Y., H.N. Howell, Mgr. Dir.	1959	2,648,954	379,631	4,974	179,856	564,461	2,084,493	2,983,538	3,029,893	2,447,512	322,536	2,770,048	259,845	82.0	10.8	92.8	
41	Hospital Saving Assn. of North Carolina	A1960	8,683,272	2,164,714	167,164	1,533,873	3,865,751	4,817,521	3,601,721	3,738,460	3,013,930	508,523	3,522,453	216,007	83.7	14.1	97.8	41
	Chapel Hill, N.C., F.B.Crawford, Exec. V.P.	A1959	6,981,763	1,785,316	137,099	1,248,361	3,170,776	3,810,987	3,195,640	3,256,622	2,677,526	413,714	3,091,240	165,382	83.8	12.9	96.7	
42	North Dakota Physicians Service	1960	1,900,284	399,000	10,539	488,404	897,943	1,002,341	3,592,792	3,647,927	2,823,532	443,885	3,267,417	380,510	78.6	12.3	90.9	42
	Fargo, N.D., D.E. Eagles, Exec. V. P.	1959	1,486,414	414,000	8,038	438,912	860,950	625,464	2,946,176	2,982,719	2,413,035	399,591	2,809,626	173,093	81.8	13.6	95.4	
43	Ohio Medical Indemnity, Inc.	1960	22,473,423	2,720,269	198,681	2,063,027	4,981,977	17,491,446	24,630,106	25,306,356	21,756,003	2,704,952	24,460,955	845,401	88.3	11.0	99.3	43
	Columbus 14, Ohio, C.H. Coghlan, Exec. V.P.	1959	21,175,228	2,373,590	209,089	1,946,504	4,529,183	16,646,045	23,392,268	23,973,733	20,273,790	2,475,483	22,749,273	1,224,460	86.7	10.6	97.3	
44	Oklahoma Physicians Service ,	1960	3,766,143	762,806	30,000	370,393	1,163,199	2,602,944	6,698,833	6,774,310	5,581,769	810,600	6,392,369	381,941	83.3	12.1	95.4	44
	Tulsa 1, Okla., N.D. Helland, Exec. Dir.	1959	3,334,587	701,120	...	403,304	1,104,424	2,230,163	5,955,900	6,005,478	4,874,102	757,297	5,631,399	374,079	81.9	12.7	94.6	
45	Oregon Physicians Service	B1960	1,990,693	783,401	125,438	321,498	1,230,337	760,356	6,685,951	6,737,057	5,317,747	1,105,687	6,423,434	313,623	79.5	16.6	96.1	45
	Portland 5, Ore., J.E. Harvey, Jr., President	B1959	3,334,587	701,120	...	403,304	1,104,424	2,230,163	8,065,790	6,005,478	4,874,102	757,297	5,631,399	374,079	81.9	12.7	94.6	
46	Medical Service Assn. of Penna.	1960	25,085,295	8,801,800	1,780,825	2,833,984	13,416,609	11,668,686	61,351,656	61,530,811	59,430,639	6,341,491	65,772,130	-4,241,319	96.9	10.3	107.2	46
	Camp Hill, Pa., D.T.Diller, Exec. V. P.	1959	28,339,258	7,630,900	1,839,548	2,826,005	12,296,453	16,042,805	58,326,739	59,300,832	55,291,225	5,947,247	61,238,472	-1,937,640	94.8	10.2	105.0	
47	Physicians Service	1960	3,590,195	1,271,919	43,268	308,112	1,623,299	1,966,896	8,227,272	8,309,274	7,958,206	460,162	8,418,368	-109,094	96.7	5.6	102.3	47
	Providence, R.I., S.H.Saunders, Exec. Dir.	1959																
48	South Carolina Medical Care Plan	1960	1,473,518	298,508	24,851	143,170	466,529	1,006,989	2,436,097	2,473,121	1,893,970	331,664	2,225,634	247,487	77.8	13.6	91.4	48
	Columbia, S.C., W.Sandow, Jr., Exec. Dir.	1959	1,092,818	209,304	...	124,011	333,315	759,503	2,042,213	2,062,559	1,556,513	307,552	1,864,065	198,494	76.2	15.1	91.3	
49	South Dakota Medical Service, Inc.	1960	111,811	33,000	4,744	19,871	57,615	54,196	340,700	340,700	250,811	75,907	326,718	13,982	73.6	22.3	95.9	49
	Sioux Falls, S.D., J.C.Foster, Exec. Dir.	1959	88,794	27,000	4,499	17,268	48,767	40,027	238,934	238,530	167,148	56,214	223,362	15,168	70.0	23.5	93.5	
50	Tennessee Hospital Service Ass'n.	B1960	17,270,034	4,809,367	775,817	2,648,005	8,233,189	9,036,845	27,554,990	27,984,829	25,400,987	D 1,779,176	27,180,163	804,666	92.2	D 6.4	98.6	50
	Chattanooga 2, Tenn., J.R. Hill, President	B1959	15,210,392	3,962,556	497,526	2,491,151	6,951,233	8,259,159	25,291,848	25,627,747	22,796,503	D 1,674,647	24,471,150	1,156,597	90.2	D 6.6	96.8	
51	Group Medical & Surgical Service	1960	9,665,465	2,150,575	150,265	687,204	2,988,044	6,677,421	16,128,659	16,289,222	12,958,399	2,367,197	15,325,596	963,626	80.4	14.6	95.0	51
	Dallas 22, Texas, W.R.McBee, Exec. Dir.	1959	8,901,432	2,448,762	132,265	726,089	3,307,916	5,602,516	14,885,202	15,022,295	12,020,852	1,992,420	14,013,272	1,009,023	80.7	13.4	94.1	
52	Medical Serv. Bur. of the Utah State Med. Assn. Inc.	1960	1,457,184	554,846	28,347	226,214	809,407	647,777	3,973,832	3,990,885	3,527,008	353,875	3,880,883	110,002	88.8	8.9	97.7	52
	Salt Lake City 10, Utah, L.G.Hersey, Ex.Dir.	1959	1,225,061	475,726	61,300	152,154	689,180	535,881	3,290,983	3,304,386	3,041,710	333,715	3,375,425	-71,039	92.4	10.2	102.6	
53	Virginia Medical Service Association	1960	3,058,792	1,075,577	50,000	376,157	1,501,734	1,557,058	7,847,405	7,932,339	6,000,982	650,919	6,651,901	1,280,438	76.5	8.3	84.8	53
	Richmond 21, VA., R.J.Ackart, M.D., Exec.Dir.	1959	1,993,969	1,374,572	...	351,145	1,725,717	268,252	7,267,107	7,308,982	6,753,364	678,135	7,431,499	-122,517	92.9	9.4	102.3	
54	Surgical Care, Incorporated	1960	1,119,688	150,000	...	183,792	333,792	785,896	1,934,148	1,956,852	1,595,004	143,805	1,738,809	218,043	82.5	7.4	89.9	54
	Roanoke, Va., L.O.Key, Exec. Dir.	1959	894,972	150,000	...	177,119	327,119	567,853	1,897,468	1,912,640	1,587,658	141,635	1,729,293	183,347	83.7	7.4	91.1	
55	Kitsap Physicians Service	1960	385,587	104,369	9,329	31,862	145,560	240,027	$ 527,346	$ 548,939	$ 450,724	$ 76,143	$ 526,867	$ 22,072	$ 85.5	$ 14.4	$ 99.9	55
	Bremerton, Wash., J.E. Borgen, Exec. Mgr.	1959	363,280	65,780	2,212	46,367	114,359	248,921	841,128	880,577	735,108	109,932	845,040	35,537	87.4	13.1	100.5	
56	King County Medical Service Corporation	B1960	5,902,446	1,452,770	32,382	369,818	1,854,970	4,047,476	11,600,308	11,787,439	10,482,384	1,105,630	11,588,014	199,425	90.4	9.5	99.9	56
	Seattle 1, Wash., M.S. Jared, M.D., Med.Dir.	B1959	5,587,301	1,389,183	91,367	340,533	1,821,083	3,766,218	11,845,437	11,997,907	10,685,923	1,076,300	11,762,223	235,684	90.2	9.1	99.3	
57	Chelan County Medical Service Bureau	1960	84,673	28,328	2,379	9,046	39,753	44,920	333,739	334,478	296,911	44,129	341,040	-6,562	89.0	13.2	102.2	57
	Wenatchee, Wash., H.H. Brown, Mgr.	1959	78,612	24,893	593	8,396	33,882	44,730	308,331	310,108	279,393	40,223	319,616	-9,508	90.6	13.1	103.7	
58	Surgical Service, Inc.	1960	158,328	36,548	...	8,469	45,017	113,311	324,813	326,356	207,002	34,407	241,409	84,947	63.7	10.6	74.3	58
	Bluefield, W.Va., W.A. McCue, Secretary	1959	83,652	43,891	...	8,731	52,622	31,030	285,017	286,267	270,247	32,055	302,302	-16,035	94.8	11.3	106.1	
59	Medical Service Inc.	1960	347,473	170,000	...	26,981	196,981	150,492	1,261,587	1,264,979	1,108,732	123,388	1,232,120	32,859	87.9	9.8	97.7	59
	Charleston, W. Va., J. Hart, Mgr. Dir.	1959	342,347	170,000	...	30,316	200,316	142,031	1,250,368	1,253,699	1,077,968	124,500	1,202,468	51,231	86.2	10.0	96.2	
60	Medical-Surgical Service, Inc.	1960	125,034	14,803	...	15,816	30,619	94,415	225,719	228,152	171,734	28,839	200,573	27,579	76.1	12.8	88.9	60
	Clarksburg, W.Va., R.E. Kittle, Treas.& Mgr.	1959	102,296	17,764	...	17,697	35,461	66,835	198,631	200,119	155,176	28,027	183,203	16,916	78.1	14.1	92.2	
61	Blue Shield of Northern West Virginia, Inc. F	1960	153,168	67,481	5,190	14,415	87,086	66,082	303,803	306,792	336,294	30,019	366,313	-59,521	110.7	9.9	120.6	61
	Fairmont, W. Va., W.M. Morel, Dir.	1959	161,965	19,727	5,538	14,097	39,362	122,603	314,484	317,084	287,286	31,708	318,994	-1,910	91.3	10.1	101.4	
62	Medical Care, Inc.	1960	245,371	109,806	2,953	25,887	138,646	106,725	762,422	768,756	672,854	80,402	753,256	15,500	88.3	10.5	98.8	62
	Huntington 9, W.Va., J. Hart, Director	1959	230,795	110,840	30	28,700	139,570	91,225	791,112	794,268	666,884	84,066	750,950	43,318	84.3	10.6	94.9	
63	Medical-Surgical Service, Inc.	1960	85,997	8,500	...	8,500	17,000	68,997	105,262	107,202	94,138	8,094	102,232	4,970	89.4	7.7	97.1	63
	Morgantown, W.Va., W.D. Stone, Exec. Dir.	1959	78,276	6,253	...	9,150	15,403	62,873	99,655	99,655	82,413	7,633	90,046	9,609	82.7	7.7	90.4	
64	Medical-Surgical Care, Inc.	1960	286,221	77,229	46	24,775	102,050	184,171	510,843	534,622	457,023	53,614	510,637	23,985	89.5	10.5	100.0	64
	Parkersburg, W.Va., R.A. Wyland, Exec.Dir.	1959	259,722	81,282	46	26,153	107,481	152,241	511,405	522,866	447,025	54,680	501,705	21,161	87.4	10.7	98.1	
65	West Virginia Medical Service, Inc.	1960	582,131	100,000	...	32,553	132,553	449,578	705,136	712,429	495,854	69,580	565,434	146,995	70.3	9.9	80.2	65
	Wheeling, W. Va., W.M. Morel, Sec.-Dir.	1959	425,916	90,000	...	23,332	113,332	312,584	493,756	502,554	416,863	59,757	476,620	25,934	84.4	12.1	96.5	
66	Wis. Physicians Serv. of the State Med.Soc.ofWis.	B1960	3,938,094	1,370,000	62,447	1,110,594	2,543,041	1,395,053	9,144,160	9,226,983	7,973,510	1,104,685	9,078,195	148,788	87.2	12.1	99.3	66
	Madison, Wis., C.H.Crownhart, Secy.	B1959	3,622,354	1,395,500	30,543	1,073,941	2,499,984	1,122,370	7,687,582	7,764,232	7,688,325	1,017,590	8,705,915	-941,683	100.0	13.2	113.2	
67	Surgical Care, The Blue Shield Plan of the Med.	1960	5,900,519	1,150,000	...	894,647	2,044,647	3,855,872	10,087,596	10,501,121	8,409,862	1,217,571	9,627,433	873,688	83.4	12.0	95.4	67
	Soc.of Milw.Co., Milw.2, Wis., J.O.Kelley, Ex.Sec.	1959	5,277,541	1,150,000	...	885,357	2,035,357	3,242,184	8,877,253	8,750,263	7,785,777	932,458	8,718,235	32,028	87.7	10.5	98.2	
68	Wyoming Medical Service	1960	1,206,991	206,127	6,770	74,774	287,671	919,320	1,294,516	1,333,166	1,050,854	142,557	1,193,411	139,755	81.2	11.0	92.2	68
	Cheyenne, Wyo., A. R. Abbey, Exec. Dir.	1959	1,055,507	194,125	1,551	80,266	275,942	779,565	1,226,616	1,249,665	940,949	137,750	1,078,699	170,966	76.7	11.2	87.9	
69	Medical Services Association	1960	7,521,512	3,452,652	...	145,313	3,597,965	3,923,547	14,860,891	15,073,820	13,981,463	874,916	14,856,379	217,441	94.0	5.9	99.9	69
	Vancouver 9, B.C., Can., A.L.McLellan, Dir.&S.-T.	1959	7,147,277	3,302,805	...	138,366	3,441,171	3,706,106	13,022,622	13,254,805	12,730,836	912,068	13,642,904	-388,099	97.8	7.0	104.8	
70	Manitoba Medical Service	1960	4,580,591	2,893,635	349,214	439,697	3,682,546	898,045	9,481,055	9,615,787	10,155,392	635,993	10,791,385	-1,175,598	107.1	6.7	113.8	70
	Winn., Manitoba, Can., J.C.MacMaster, M.D.Ex.Dir.	1959	3,454,767	2,650,632	...	459,153	3,109,785	344,982	8,357,565	8,448,108	9,432,631	561,335	9,993,966	-1,545,858	112.9	6.7	119.6	
71	Maritime Hospital Service Association	A1960	5,253,811	2,021,168	38,100	350,906	2,410,174	2,843,637	3,375,156	3,458,549	2,832,000	258,900	3,090,900	367,649	83.9	7.7	91.6	71
	Moncton, N.B., Can., T.L.Doyle, Exec.Dir.& S.-T.	A1959	3,701,032	660,665	35,793	416,250	1,112,708	2,588,324	2,909,721	2,937,578	1,855,000	281,972	2,136,972	800,606	63.7	9.7	73.4	
72	Physicians Services Incorporated	1960	13,584,273	6,578,372	69,488	920,152	7,568,012	6,016,261	31,906,606	31,891,694	28,229,704	2,114,326	30,344,030	1,547,664	88.5	6.6	95.1	72
	Toronto 7, Ont., Can., W.S.Major, Gen. Mgr.	1959	10,631,453	6,072,601	41,630	782,229	6,896,460	3,734,993	28,795,071	28,783,718	25,079,414	2,066,887	27,146,301	1,637,417	87.1	7.2	94.3	
73	Group Medical Services	1960	730,675	226,790	74,354	82,400	363,544	367,131	1,378,232	1,421,733	1,275,087	98,076	1,373,163	48,570	92.5	7.1	99.6	73
	Regina, Sask., Can., J.A. Brown, Gen. Mgr.	1959	822,436	221,643	212,827	65,719	500,189	322,247	1,276,565	1,308,629	1,142,187	97,027	1,239,214	69,415	89.5	7.6	97.1	
74	Medical Services, Incorporated	1960	2,278,192	931,517	179,912	941,604	2,053,033	225,159	4,474,630	4,520,854	3,778,176	573,355	4,351,531	169,323	84.5	12.8	97.3	74
	Saskatoon, Sask., Can., R.J.Mathers, Gen. Mgr.	1959	2,031,967	878,815	134,712	962,860	1,976,387	55,580	4,247,626	4,287,760	3,719,231	491,694	4,210,925	76,835	87.5	11.6	99.1	

★ "Medical Service Plans which become members of National Association of Blue Shield Plans must, in addition to meeting the requirements of the various state regulatory bodies, have local medical society approval, and conform to the membership standards established by the National Association of Blue Shield Plans. The data in this table have been obtained from the National Association of Blue Shield Plans." $ For a six month period ending December 31, 1960. A Assets, liabilities and reserves includes Hospital Plan; other items do not. B Includes Hospital Plan. C Includes approximately 1.70% premium tax. D Includes approximately 1.75% state premium tax on gross receipts. E Formerly Surgical-Medical Care, name changed to above in 1960. F formerly Marion County Medical Service, Inc., name changed to above in 1960.

CLASSES OF ACCIDENT AND HEALTH POLICIES WRITTEN

1-Guaranteed Renewable
(Fixed Premium)
2-Non Cancellable
(with prem. adj. by Class)
3-Commercial
4-Monthly Payment
5-Weekly Industrial
6-Railroad Installment
7-Polio-Individual
8-Polio-Family Group
9-Automobile Accident
10-Dread Diseases
11-Limited Travel
12-Newspaper
13-Credit Accident & Health
14-Mortgage or Rent
15-Individual Hosp. & Surgical
16-Individual Medical Expense
17-Indiv. Major Medical Exp.
Hosp. and/or Medical Extras
18-Indiv. Hosp. & Surgical
Older Age Issue at 65
19-Indiv. Hosp. & Surgical
Older Age Issue at 70
20-Indiv. Hosp. & Surgical
Older Age Issue at 75
21-Family Group Hosp. & Surgical
22-Family Group Medical Expense
23-Family Expense Major Medical
24-Family Hosp. & Surgical Exp.
Older Age Issue at 65
25-Family Hosp. & Surgical Exp.
Older Age Issue at 70
26-Family Hosp. & Surgical Exp.
Older Age Issue at 75
27-Family Expense Loss of Time
28-Special Risks
29-Employee Group
30-Trade Association Group
31-Professional Ass'n Group
32-Statutory Disability-Calif.
33-Statutory Disability-N.J.
34-Statutory Disability-N.Y.
35-Sports Group
36-Hospital & Surgical Group
37-Group Excess Accident Exp.
38-Polio-Group
39-Dread Diseases-Group
40-Credit Acc. & Health-Group
41-Group Med. Exp-Empls. Only
42-Group Med. Exp-Empls. & Depnts.
43-Group Maj.-Med.Exp.Hosp. and/or
Medical Extras-Empls. only
44-Group Maj.-Med.Exp.Hosp. and/or
Med. Extras-Empls. & Depnts.
45-Group Diagnostic Serv-Emp. only
46-Group Diagnostic Serv-Empls.
& Dependents
47-Franchise
48-Blanket Students Cov. in Athl.
49-Blanket Students Cov. Excl. Ath.
50-Blanket & Transp. Ticket Pol.
51-Blanket Volunteer Fireman
52-Blanket-Credit Unions
53-Blanket-Credit Acc. & Health
54-Other Blanket Policies
55-Reinsurance
56-Women's Policies-Housewives
57-Women's Pol.-Prof'nl & Bus.
58-Farmers Policies

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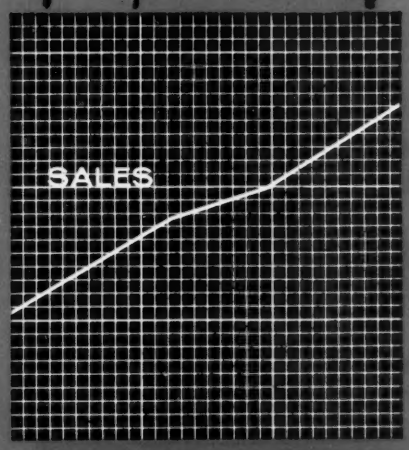

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